S4325-1

ANNUAL REPORT

OF THE

DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI

1206 Woolfolk State Office Building
P. O. Drawer 731
Jackson, Mississippi 39205-0731
Telephone: (601) 359-1031

January 1, 1982 through December 31, 1982

GLENN SMITH, COMMISSIONER

DEPARTMENT OF BANKING AND CONSUMER FINANCE

STATE OF MISSISSIPPI

1806 WOOLFOLK STATE OFFICE BUILDING
POST OFFICE DRAWER 731
JACKSON 39205-0731

OFFICE OF THE
COMMISSIONER

TELEPHONE 601-359-1031

To the Honorable Senate and House of Representatives:

In compliance with Section 81-1-113, Mississippi Code of 1972, it is my privilege to submit the Annual Report of the Department of Banking and Consumer Finance for the year ending December 31, 1982.

The report covers state chartered commercial banks, small loan lenders, credit unions, trust companies, business development corporations, check sellers and motor vehicle sales finance lenders - all operating under this Department.

At year end, total assets of state chartered banks were in excess of seven billion, three hundred and fifty thousand dollars, an increase of approximately nine percent over the previous year.

The report reflects the proceedings in and work of the Department of Banking and Consumer Finance, as well as fully, separately, and in detail, the work done and the expenses incurred by the Commissioner and each examiner.

Cordially,

Glenn Smith
Commissioner

ROSTER OF COMMISSIONERS

Banking Department

J. S. Love*	January 1, 1923 to December 31, 1934

Department of Bank Supervision

Marion D. Brett*	December 31, 1934 to December 31, 1936
J. C. Fair*	January 1, 1937 to December 31, 1940
Sidney L. McLaurin*	January 1, 1941 to May 26, 1942
Joe W. Latham*	May 27, 1942 to September 27, 1947 (Re-appointed January 1, 1945) (Rebsigned September 27, 1947)
C. T. Johnson*	September 27, 1947 to January 31, 1955 (Re-appointed January 1, 1949) (Re-appointed January 1, 1953) (Resigned January 31, 1955)
Joe W. Latham*	January 31, 1955 to February 4, 1957 (Re-appointed January 1, 1957) Resigned February 4, 1957)
W. P. McMullan, Jr.	February 4, 1957 to January 5, 1960 (Resigned January 5, 1960)
Robert D. Morrow	January 5, 1960 to December 30, 1960 (Resigned December 30, 1960)
Llewellyn Brown*	December 30, 1960 to January 19, 1966 (Re-appointed January 1, 1965)
O. B. Bowen, Jr.	March 9, 1966 to February 14, 1968 (Resigned February 14, 1968)
Horace Steele*	February 14, 1968 to January 2, 1973 (Re-appointed January 1, 1969)
James H. Means	January 2, 1973 to March 20, 1980

Department of Banking and Consumer Finance

Frank C. Allen	March 21, 1980 to July 10, 1980
Alanson V. Turnbough	(Acting Commissioner) July 11, 1980 to December 14, 1980
Glenn Smith	December 15, 1980

*Deceased

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BANKING FACILITIES

December 31, 1982

	STATE	NATIONAL	TOTAL
Parent Banks	131	35	166
Branch Banks	74	38	112
Branch Offices	252	260*	512
Drive-In Teller Windows	111		111
Electronic Terminals (Off Premises)	2	3	5
*Includes Drive-In Teller Windows	570	336	906

OFFICIAL ROSTER

STATE BOARD OF BANKING REVIEW

(Section 81-3-13(3), Mississippi Code of 1972)

A. S. Ballard, Jr.	March 24, 1985	Hernando
Charles Bannerman	March 24, 1983	Greenville
James M. Biglane, Chairman	March 24, 1984	Natchez
S. A. Hancock, Vice Chairman	March 24, 1986	Tupelo
Roger I. Martin	March 24, 1987	Purvis

STATE CREDIT UNION BOARD

(Section 81-13-2, Mississippi Code of 1972)

Louis E. Fancher, Jr.	July 1, 1984	Greenwood
V. H. Frederic	July 1, 1983	Pascagoula
Hubert Owens	July 1, 1984	Yazoo City
Paul Slater	July 1, 1984	Jackson
Glenn Smith, Commissioner	July 1, 1984	Jackson

DEPARTMENT OF BANKING AND COMSUMER FINANCE

Glenn Smith	Commissioner	Jackson
Alanson V. Turnbough	Deputy Commissioner	Jackson
Billy P. Lane	Bond Analyst	Jackson
Helen B. Napier	Administrative Examiner	Jackson
Melanie A. McCoy	Administrative Secretary	Clinton
Grace J. Ray	Banking Secretary	Jackson

STATE BANKING EXAMINERS

John S. Allison	Bank Examiner III	Jackson
Ronald L. Bailey	Bank Examiner II	Kosciusko
Ronald L. Bond	Bank Examiner III	Jackson
Theresa L. Brady	Bank Examiner I	Columbus
David M. Brooks	Bank Examiner II	Walnut Grove
Stanley W. Cunningham	Bank Examiner II	Louisville
Newton E. Ford	Bank Examiner III	Jackson
Gregory L. Goldberg	Bank Examiner I	Jackson
John R. Jackson	Bank Examiner III	Jackson
Lisa L. Lion	Bank Examiner I	Jackson
Michael McAdory	Bank Examiner I	Louisville
Jackie V. McFerrin	Bank Examiner I	Mantachie
John C. Mobley, Jr.	Bank Examiner I	Jackson
Jerry W. Ray	Bank Examiner III	Louisville
Roger L. Sinclair	Bank Examiner I	Jackson
William E. Stone	Bank Examiner III	Meridian
Billy M. Tannehill	Bank Examiner III	Jackson
Ted S. Warren	Bank Examiner III	Jackson
Phillip J. Zuccaro	Bank Examiner I	Natchez

STATE BANKING EXAMINERS (SMALL LOAN AND CREDIT UNION)

John R. Childress	Small Loan Examiner III	Flora
Terry E. Dodgen	Small Loan Examiner III	Brandon
Hayward L. Harmon	Small Loan Examiner II	Batesville
James R. Harrison	Small Loan Examiner III	Columbus
John T. Miller	Small Loan Examiner III	Jackson
Charles A. Roper, Jr.	Small Loan Examiner III	Hazlehurst
Clark Simmons, Jr.	Small Loan Examiner III	McComb

STATUTORY AUTHORITIES

Mississippi Code of 1972, Annotated and Amended

Banks	Sections 81-1-1, et seq.
Business Development Corp.	Sections 79-5-1, et seq.
Check Sales Act	Sections 75-15-1, seq.
Credit Unions	Sections 81-13-1, et seq.
Lenders Licensed under the Small Loan Regulatory and Small Loan Privilege Tax Acts	Sections 75-67-101, et seq. Sections 75-67-201, et seq.
Motor Vehicle Sales Finance Act	Sections 63-19-1, et seq.
Trust Companies	Sections 81-3-3, et seq.

BANK CHANGES - 1982

Whitfield-Pearson Branch Office, Pearl, a branch office of Rankin County Bank, Brandon, discontinued operations, January 18, 1982.

The Connextion, Whitfield Road at I-20, Pearl, an electronic terminal of Rankin County Bank, Brandon, opened for business, January 25, 1982.

Bank of Prentiss, Prentiss, by charter amendment, changed the name of the bank to South Mississippi Bank, Prentiss, effective February 3, 1982.

Highway 61 South Branch Office, Vicksburg, a branch office of The American Bank, Vicksburg, discontinued operations at the close of business, February 5,1982.

Runnelstown Branch Office, Highways 42 and 29, Runnelstown, a branch office of Perry County Bank, New Augusta, opened for business, March 22, 1982.

Tupelo Branch Office, 216 South Broadway, Tupelo, a branch office of Tombigbee Bank & Trust Company, Fulton, opened for business, March 22, 1982.

The Bank of the Delta, 410 Highway 82 East, Indianola, opened for business, March 29, 1982.

Eudora Branch Office, Eudora, a branch office of The Hernando Bank, Hernando, discontinued operations, March 31, 1982.

First Mississippi Bank of Commerce, Walnut, by charter amendment, changed the name of the bank to The Bank of Walnut, Walnut, effective April 12, 1982.

Monroe Banking and Trust Company, Aberdeen, merged with and under the charter of the Bank of Mississippi, Tupelo, effective at the open of business, April 15, 1982.

Mill and Oak Street Branch Office, Mill and Oak Streets, Lucedale, a drive-in teller window of the Bank of Lucedale, Lucedale, opened for business, May 27, 1982.

Pineville Road Branch Office, Pineville Road, Long Beach, a branch office of Hancock Bank, Gulfport, opened for business, June 24, 1982.

Lee County Interim Bank, Tupelo, merged with and under the charter of the Bank of Mississippi, Tupelo, effective July 1, 1982.

Northside Branch Office, 654 Caldwell Drive, Hazlehurst, a drive-in teller window of the Merchants and Planters Bank, Hazlehurst, opened for business, July 22, 1982.

Attala Bank of Kosciusko, Kosciusko, merged with and under the charter of the Deposit Guaranty National Bank, Jackson, effective at the close of business, July 30, 1982.

Jumpertown Branch Office, State Highway 4, Jumpertown, a branch office of The Peoples Bank & Trust Company, Tupelo, opened for business, August 16, 1982.

Broad Street Branch Office, 721 Broad Street, Columbia, a branch office of the Foxworth Bank, Foxworth, opened for business, November 15, 1982.

New Interim Brookhaven Bank and Trust Company, Brookhaven, merged with and under the charter of the Brookhaven Bank and Trust Company, Brookhaven, effective November 15, 1982.

State Line Branch Office, State Line, a branch office of the First State Bank, Waynesboro, changed the domicile of the branch office from the corner of Main Street and St. Peter Street, to another location on St. Peter Street, both locations within State Line, effective November 24, 1982.

Scooba Branch Bank, Scooba, a branch bank of Merchants & Farmers Bank, Macon, changed the domicile of the branch bank from 1107 Railroad Street to 1048 Johnson Street, both locations within Scooba, effective November 29, 1982.

South Branch Office, Highway 19 South, Philadelphia, a drive-in teller window of the Bank of Philadelphia, Philadelphia, opened for business November 29, 1982.

First State Bank, Waynesboro, merged with and under the charter of the First Interim State Bank, Waynesboro, with the title of First State Bank, Waynesboro, effective December 1, 1982.

Gateway Interim Bank, Hernando, merged with and under the charter of The Hernando Bank, Hernando, effective December 9, 1982.

Northside Branch Office, Clinton, a drive-in teller window of The American Bank, Vicksburg, discontinued operations, December 31, 1982.

South Central Bank, Silver Creek, merged with and under the charter of the First Bank of Southwest Mississippi, McComb, effective at the close of business, December 31, 1982.

PARTICIPATION BY EXAMINERS IN BANK EXAMINATIONS AND SURVEYS

Examiner	Bank Examinations	Surveys
Allison, John S.	38	7
Bailey, Ronald L.	44	
Barrett, John L., Jr.	20	
Bond, Ronald W.	49	
Brady, Theresa L.	50	
Brooks, David M.	49	
Cunningham, Stanley W.	48	
Ford, Newton E.	44	
Goldberg, Gregory L.	41	
Jackson, John R.	42	
Lion, Lisa L.	45	
McAdory, Michael	51	
McFerrin, Jackie V.	44	
Mobley, John C., Jr.	46	
Ray, Jerry W.	46	
Sinclair, Roger L.	53	
Stone, William E.	39	1
Tannehill, Billy M.	30	
Warren, Ted S.	43	
Zuccaro, Phillip J.	46	

MAINTENANCE FUND

State Treasury - Balance January 1, 1982			$ 550,702.86
Income:			
Bank Assessments	1,026,971.59		
Branch Applications, Mergers	12,000.00		
Bank Applications	10,500.00	1,049,471.59	
Call Reports	262.37		
Refund on Telephone	64.45		
Copying of Records	61.25		
Ref. on Lease Contracts	203.45		
Ref. of Appeal Costs	202.30	793.82	
Credit Union Fees	4,441.78		
Credit Union Exams	30,565.10		
Trust Examinations	200.00	35,206.88	
Refund on Travel-Smith		352.00	
Total Income			$1,085,824.29
			$1,636,527.15
Disbursements:			
Salaries - Commissioner	41,000.00		
Salaries - Examiners	492,353.58		
Per Diem - Banking Board	920.00		
Per Diem - Credit Union Board	200.00	534,473.58	
Social Security	35,158.48		
Retirement	46,646.66		
Emp. Security	1,620.00		
Group Insurance	10,857.00		
Workmen's Comp.	2,881.62	97,163.76	
Travel - Commissioner	4,331.75		
Travel - Examiners	262,587.64		
Travel - o/s - Examiners	4,343.66		
Travel - Banking Board	2,044.03		
Travel - Credit Union Board	342.95	273,650.03	
Tuition		390.00	
Postage	9,693.52		
Telephone	19,053.07		
Subscriptions	7,778.90		
Office Supplies	8,823.92		
Legal Notices	314.90		
Court Reporter	2,854.30		
Freight, Storage of Records	211.50		
Office Rent	11,000.00		
Equipment Rental	14,563.02		
Bond Premiums	1,451.02		
Misc., Flowers, Coffee	220.00		
Legal Fees	17,116.64		
Service to Carpet	428.85		
Repairs to Equip.	2,910.60		

Report	1.00		
State Personnel Board	1,740.00	98,161.24	
Furniture and Equipment		5,417.15	
Total Expenses			1,009,255.76
Balance, State Treasury December 31, 1982			$627,271.39

MOTOR VEHICLE SALES FINANCE

State Treasury - Balance January 1, 1982 ..... $72,444.80

Income:

Licenses	14,400.00		
Examination Fees	9,972.12		24,372.12
			96,816.92

Expenses:

Salaries	21,394.50		
Social Security	1,433.45		
Retirement	1,872.08		
Insurance	430.41		
Employment Security	60.00		
Workmen's Comp	106.73	25,297.17	
Bond Premium	70.00	70.00	
Travel		6,421.40	
Office Supplies		71.50	
Repairs, Equip. and Furniture		27.00	
Postage		524.79	
Personnel Board		64.00	
Equipment		150.00	
			32,625.86
Balance, State Treasury December 31, 1982			$64,191.06

SMALL LOAN FUND

State Treasury - Balance January 1, 1982			$185,835.57
Income:			
Licenses-Lenders	154,500.00		
Penalty	450.00		
Examinations-Lenders	64,270.00		
Licenses-Sale of Checks	6,670.00		
Examinations-Sale of Checks	32.00		225,992.00
			411,757.57
Expenses:			
Salaries	111,196.87		
Social Security	7,450.10		
Retirement	9,729.73		
Insurance	2,175.15		
Employment Security	300.00		
Workmen's comp	533.65	131,385.50	
Travel	43,872.47	43,872.47	
Postage	1,069.0		
Subscriptions and Dues	287.70		
Telephone	945.00		
Office Supplies	168.40		
Bond Premiums	313.98		
Office Rent	4,000.00		
Storage of Records	508.00		
Personnel Board	322.00		
Computer Program	150.00	7,764.08	
Equipment		300.00	
			183,322.05
Balance, State Treasury December 31, 1982			$228,435.52

UNCLAIMED ACCOUNTS AGAINST BANKS IN LIQUIDATION

Carried with The Mississippi Bank, Jackson

Bank of Madison, Madison (In Receivership).....47,268.17

SALARIES - TRAVEL

December 31, 1982

	Salaries	Travel
John S. Allison	22,525.70	11,827.97
Ronald L. Bailey	19,331.90	10,311.51
John L. Barrett, Jr.	6,682.00	4,848.84
Ronald W. Bond	22,513.56	11,318.38
Theresa L. Brady	14,249.77	14,070.92
David M. Brooks	19,331.90	12,507.10
Stanley W. Cunningham	19,331.90	12,507.10
Newton E. Ford	22,525.70	11,289.39
Gregory Goldberg	16,364.40	11,376.09
John Richard Jackson	22,525.74	12,287.47
Billy P. Lane	22,525.70	481.37
Lisa L. Lion	15,348.70	11,182.40
John C. Mobley, Jr.	15,197.90	11,141.95
Mike McAdory	16,213.60	10,821.85
Melanie A. McCoy	14,783.61	
Jackie V. McFerrin	16,364.40	13,619.90
Grace J. Ray	20,439.44	
Jerry W. Ray	21,489.87	14,622.15
Roger L. Sinclair	16,364.40	13,042.23
Glen Smith	41,000.00	3,979.75
W. E. Stone	22,525.70	11,420.28
Billy M. Tannehill	22,525.70	11,462.23
Alanson V. Turnbough	25,927.43	4,138.58
Ted S. Warren	22,525.70	11,200.69
Philip J. Zuccaro	11,752.00	14,224.40
John R. Childress	22,525.70	10,298.05
Terry E. Dodgen	21,394.50	9,677.30
Hayward Lee Harmon	19,233.10	9,583.41
James R. Harrison	22,409.56	11,735.25
John T. Miller	22,525.70	10,294.08
Helen B. Napier	24,502.93	1,253.65
Charles A. Roper	20,259.24	11,907.27
Clark Simmons, Jr.	22,409.44	12,221.54
Coy Fletcher	253.92	
Total	665,944.95	321,204.92
Banking	533,353.58	270,911.05
Motor Vehicle	21,394.50	6,421.40
Small Loans	111,196.87	43,872.47
	665,944.95	321,204.92

TRUST COMPANIES

(Section 81-3-3, Mississippi Code of 1972)

Jackson	Guardian Trust Company

BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS

(Sections 79-5-1, et seq., Mississippi Code of 1972)

Jackson	Great Southern Business and Industrial Development Corporation Chartered March 20, 1968

BANK SECURITIES CORPORATIONS

(Section 81-5-29, Mississippi Code of 1972)

Bay Springs	Bay Springs Bank Securities Corporation Chartered July 10, 1980
Gulfport	Hancock Bank Securities Corporation Chartered December 17, 1936
Meridian	First United Bank Securities Corporation Chartered October 29, 1979
Newton	Newton County Bank Securities Corporation Chartered January 28, 1936

BANK HOLDING COMPANIES — STATE

Bank	Holding Company	Approval Date
Commonwealth Bank Bay Springs	Bay Springs Financial Corporation Bay Springs	November 2,1979
Jasper County Bank Bay Springs	The Magnolia State Corporation Bay Springs	August 27, 1982
Citizens Bank and Trust Company Belzoni	Citizens Financial Corporation Belzoni	December 18, 1981
Guaranty Bank and Trust Company Belzoni	Guaranty Capital Corporation Belzoni	November 9, 1981
Jefferson Bank Biloxi	First Jefferson Corporation Biloxi	August 13, 1981
Brookhaven Bank and Trust Company Brookhaven	Brookhaven Financial Corporation Brookhaven	November 19, 1981
State Bank & Trust Company Brookhaven	State Capital Corporation Brookhaven	December 24, 1981
The Carthage Bank Carthage	The Sasser Corporation Carthage	December 26, 1980

State Bank of Como Como	SBS Financial Corporation Como	December 30, 1982
The Security Bank Corinth	Second Security Corporation Corinth	May 8, 1980
Merchants and Manufacturers Bank of Ellisville Ellisville	M & M Financial Corporation Ellisville	July 13, 1978
The Bank of Falkner Falkner	Falkner Capital Corporation Falkner	October 22, 1982
Bank of Flora Flora	Flora Financial Corporation Flora	June 23, 1981
Farmers and Merchants Bank Forest	Farmers and Merchants Corporation Forest	February 9, 1978
Foxworth Bank Foxworth	Foxworth Corporation Foxworth	July 6, 1982
First State Bank Gulfport	First State Financial Corporation Gulfport	November 10, 1980
The Hernando Bank Hernando	Gateway Capital Corporation Hernando	June 17, 1982
Peoples Bank of Indianola Indianola	Peoples of Indianola, Inc. Indianola	May 16, 1979
Merchants and Farmers Bank Kosciusko	First M & F Corporation Kosciusko	October 11, 1979
Holmes County Bank & Trust Company Lexington	Holmes County Capital Corporation Lexington	November 29, 1981
Bank of Simpson County Magee	Magnolia State Capital Corporation Magee	December 30, 1982
The Bank of Mantee Mantee	Colonial Capital Corporation Mantee	July 7, 1982
First Bank of Southwest Mississippi McComb	First Southwest Corporation McComb	October 16, 1982
Citizens Bank and Trust Company Morton	Central Capital Corporation Morton	April 16, 1982
Mount Olive Bank Mount Olive	Citizens Capital Corporation Mount Olive	February 12, 1980
First Natchez Bank Natchez	Southwest Security, Inc. Natchez	December 12, 1980
Bank of Philadelphia Philadelphia	Philadelphia Capital Corporation Philadelphia	May 14, 1982

The Citizens Bank of Philadelphia Philadelphia	Citizens Holding Company Philadelphia	May 14, 1982
Port Gibson Bank Port Gibson	Port Gibson Capitol Corporation Port Gibson	November 16, 1981
Southeast Mississippi Bank Quitman	Southeast Capital Corporation Quitman	February 17, 1981
The Peoples Bank Ripley	The Peoples Corporation Ripley	October 28, 1981
The Valley Bank Rosedale	Valley Capital Corporation Rosedale	May 21, 1982
Planters Bank & Trust Company Ruleville	Planters Holding Company Indianola	January 8, 1981
Bank of Mississippi Tupelo	Bancorp of Mississippi, Inc. Tupelo	April 9, 1982
First State Bank Waynesboro	First State Corporation Waynesboro	June 18, 1982
Bank of Yazoo City Yazoo City	Yazoo Capital Corporation Yazoo City	April 30, 1982

CONSOLIDATED REPORT OF INCOME—ALL STATE BANKS

(Dollar Amount in Millions)

January 1, 1982 to December 31, 1982

SECTION A — SOURCES AND DISPOSITION OF INCOME

1. OPERATING INCOME:	
a. Interest and fees on loans	517,019
b. Interest on balance with depository institutions	20,137
c. Income on Federal funds sold and securities purchased under agreements to resell	54,697
d. Interest on U.S. Treasury securities and on obligations of other U.S. Government agencies and corporations	160,335
e. Interest on obligations of States and political subdivisions in the U.S.	72,986
f. Income from all other securities	4,516
g. Income from lease financing	306
h. Income from fiduciary activities	2,499
i. Service charges on deposit accounts	30,737
j. Other service charges, commissions, and fees	16,136
k. Other operating income	12,507
l. TOTAL OPERATING INCOME (sum of items 1a thru 1k)	891,875
2. OPERATING EXPENSES:	
a. Salaries and employee benefits	120,677
b. Interest on time certificates of deposit of $100,000 or more	125,713
c. Interest on other deposits	395,834
d. Expense of Federal funds purchased and securities sold under agreements to repurchase	19,410
e. Interest on demand notes (note balance) issued to the U.S. Treasury and on other borrowed money	4,322
f. Interest on subordinated notes and debentures	952
g. Occupancy expense of bank premises, et, and furniture and equipment expense	34,762
h. Provision for possible loan losses	32,743
i. Other operating expenses	74,229
j. TOTAL OPERATING EXPENSES (sum of items 2a thru 2i)	808,642
3. INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES (item 1l minus 2j)	83,233
4. APPLICABLE INCOME TAXES	6,894
5. INCOME BEFORE SECURITIES GAINS OR LOSSES (item 3 minus 4)	76,339
6. SECURITIES GAINS (losses), NET	(431)
7. NET INCOME (item 5 plus or minus 6c)	75,908
OR	
7. INCOME BEFORE EXTRAORDINARY ITEMS	75,908
8. EXTRAORDINARY ITEMS, NET OF TAX EFFECT (from Section F)	861
9. NET INCOME (item 7 plus or minus 8)	76,769

REPORT OF CONDITION

December 31, 1982

	State Banks	National Banks	Total
Number of Banks	131	35	166
Number of Branches	439	301	740
ASSETS			
Cash and due from depository institutions	535,199	842,030	1,377,229
U.S. Treasury securities	737,168	551,522	1,288,690
Obligations of other U.S. Government agencies and corporations	730,067	292,387	1,022,454
Obligations of State and political subdivisions in the United States	1,043,611	858,932	1,902,543
All other securities	23,763	41,279	65,042
Federal funds sold and securities purchased under agreements to resell	396,397	354,528	750,925
Loans, Total (excluding unearned income)			
Less: Allowance for possible loan losses	3,482,055	3,085,210	6,567,265
Lease financing receivables	1,495	12,084	13,579
Bank premises, furniture and fixtures and other assets representing bank premises	160,394	127,432	287,826
Real estate owned other than bank premises	21,909	22,484	44,393
All other assets	182,946	192,324	375,270
TOTAL ASSETS	7,315,004	6,380,212	13,695,216
LIABILITIES			
Demand deposits of individual, partnerships and corporations	1,101,600	1,024,734	2,126,334
Time and savings deposits of individuals, partnerships, and corporations	4,565,547	3,329,851	7,895,398
Deposits of United States Government	8,615	10,991	19,606
Deposits of States and political subdivisions in the United States	713,817	527,981	1,241,798
All other deposits	43,037	183,924	226,961
Certified and officers' checks	37,316	23,901	61,217
TOTAL DEPOSITS	6,469,932	5,101,382	11,571,314
Federal funds purchased and securities sold under agreements to repurchase	68,648	641,115	709,763
Interest-bearing demand notes (not balances) issued to the U.S. Treasury and other liabilities for borrowed money	37,378	46,409	83,787
Mortgage indebtedness and liability for capitalized leases	11,752	18,441	30,193
All other liabilities	130,502	136,757	267,259
TOTAL LIABILITIES	6,718,212	5,944,104	12,662,316
Subordinated notes and debentures	8,150	12,290	20,440

EQUITY CAPITAL			
Preferred stock	150		150
Common stock	79,080	50,685	129,765
Surplus	467,950	355,911	823,861
Undivided profits and reserve for contingencies and other capital reserve	41,462	17,222	58,684
TOTAL EQUITY CAPITAL	588,642	423,818	1,012,460
TOTAL LIABILITIES AND EQUITY CAPITAL	7,315,004	6,380,212	13,695,216

TOTAL ASSETS OF INDIVIDUAL NATIONAL BANKS INCLUDING BRANCHES

December 31, 1982

(In Millions of Dollars)

Biloxi	Metropolitan National Bank	22,043
Clarksdale	First National Bank of Clarksdale	61,922
Cleveland	First National Bank of Bolivar County	16,872
Columbus	First Columbus National Bank	111,476
Corinth	National Bank of Commerce of Corinth	64,250
Greenville	The First National Bank of Greenville	98,735
Gulfport	Gulf National Bank	54,602
Hattiesburg	First Mississippi National Bank	372,239
Hernando	First National Bank	23,881
Iuka	First American National Bank of Iuka	28,054
Jackson	Consumer National Bank	7,077
Jackson	Deposit Guaranty National Bank	2,071,499
Jackson	First National Bank of Jackson	1,439,729
Jackson	Great Southern National Bank	182,621
Laurel	The Commercial National Bank and Trust Company of Laurel	138,981
Laurel	The First National Bank of Laurel	122,168
Lexington	First National Bank of Holmes County	53,389
Lucedale	First National Bank of Lucedale	20,645
Meridian	The Citizens National Bank of Meridian	148,457
Natchez	Britton & Koontz First National Bank	74,526
New Albany	First National Bank	87,069
Newton	First National Bank of Newton	24,005
Ocean Springs	First National Bank of the South	73,614
Oxford	The First National Bank of Oxford	44,330
Pascagoula	Citizens National Bank	29,948
Picayune	First National Bank of Picayune	38,483
Pontotoc	The First National Bank of Pontotoc	54,610
Rosedale	First National Bank	11,850
Starkville	National Bank of Commerce of Mississippi	225,219
Tupelo	First Citizens National Bank	164,947
Union	Peoples Bank of Mississippi, N.A.	203,214
Vicksburg	First National Bank of Vicksburg	141,581
Vicksburg	Merchants National Bank	120,211
West Point	The First National Bank of West Point	35,053
Wiggins	First National Bank of Wiggins	12,912
		6,380,212

TOTAL ASSETS
OF INDIVIDUAL STATE BANKS INCLUDING BRANCHES

December 31, 1982

(In Millions of Dollars)

Amory	Security Bank of Amory	44,898
Anguilla	Bank of Anguilla	43,117
Baldwyn	Farmers and Merchants Bank	30,077
Batesville	Batesville Security Bank	58,518
Bay St. Louis	Merchants Bank & Trust Company	66,083
Bay Springs	Commonwealth Bank	73,739
Bay Springs	Jasper County Bank	28,238
Belzoni	Citizens Bank & Trust Company	87,941
Belzoni	Guaranty Bank and Trust Company	43,964
Benoit	Bank of Benoit	6,011
Biloxi	Jefferson Bank	14,247
Biloxi	The Peoples Bank of Biloxi	89,614
Bolton	The Merchants Bank	2,707
Brandon	Central Bank of Mississippi	21,605
Brandon	Rankin County Bank	110,154
Brookhaven	Brookhaven Bank and Trust Company	120,300
Brookhaven	State Bank & Trust Company	39,970
Bruce	Farmers and Merchants Bank	12,810
Byhalia	Citizens Bank	15,291
Canton	Canton Exchange Bank	81,959
Carthage	Bank of Central Mississippi	21,535
Carthage	The Carthage Bank	57,365
Charleston	Tallahatchie County Bank	20,545
Clarksdale	United Southern Bank	224,583
Cleveland	The Cleveland State Bank	74,302
Coldwater	Citizens Bank	15,497
Collins	Covington County Bank	18,588
Collins	State Bank and Trust Company	19,535
Columbia	The Citizens Bank	72,294
Columbus	Merchants & Farmers Bank	60,978
Como	State Bank of Como	9,581
Corinth	Alcorn Bank and Trust Company	13,944
Corinth	The Security Bank	82,391
Crenshaw	Bank of Crenshaw	5,060
Crystal Springs	Bank of the South	7,190
DeKalb	Commercial Bank of DeKalb	29,701
Duck Hill	Duck Hill Bank	10,295
Edwards	The Bank of Edwards	12,191
Ellisville	Merchants and Manufacturers Bank of Ellisville	55,595
Falkner	The Bank of Falkner	15,470
Fayette	The Jefferson County Bank	6,374
Flora	Bank of Flora	23,630

Forest	The Bank of Forest	40,122
Forest	Farmers and Merchants Bank	43,533
Foxworth	Foxworth Bank	40,173
Fulton	Tombigbee Bank & Trust Company	20,569
Greenwood	Bank of Commerce	51,876
Grenada	Grenada Bank	515,478
Gulfport	First State Bank	17,484
Gulfport	Hancock Bank	466,306
Hazlehurst	Bank of Hazlehurst	49,967
Hazlehurst	Merchants and Planters Bank	44,649
Hernando	The Hernando Bank	53,228
Hollandale	Bank of Hollandale	29,646
Holly Springs	Bank of Holly Springs	28,117
Holly Springs	First State Bank	29,023
Holly Springs	Merchants & Farmers Bank of Holly Springs	20,352
Indianola	The Bank of the Delta	20,352
Indianola	Peoples Bank of Indianola	42,903
Iuka	The Iuka Guaranty Bank	42,244
Jackson	The Mississippi Bank	316,445
Kilmichael	Bank of Kilmichael	17,713
Kosciusko	Merchants and Farmers Bank	113,579
Laurel	Bank of Laurel	48,772
Leland	The Bank of Leland	31,788
Lexington	Holmes County Bank & Trust Company	36,007
Louisville	Citizens Bank and Trust Company	44,975
Lucedale	Bank of Lucedale	46,801
Macon	The Merchants and Farmers Bank	49,847
Magee	Bank of Simpson County	21,661
Magee	State Guaranty Bank	35,792
Mantee	The Bank of Mantee	39,951
Marks	Citizens Bank & Trust Company of Marks	33,108
McComb	First Bank	110,520
Meadville	Bank of Franklin	42,912
Mendenhall	Peoples Bank	44,500
Meridian	First United Bank of Mississippi	107,845
Meridian	Merchants & Farmers Bank	156,328
Morton	Bank of Morton	34,965
Morton	Citizens Bank and Trust Company	14,023
Moss Point	The American Bank of Jackson County	8,731
Moss Point	Pascagoula - Moss Point Bank	118,092
Mount Olive	Mount Olive Bank	31,602
Natchez	First Natchez Bank	51,612
New Albany	Bank of New Albany	64,945
New Augusta	Perry County Bank	16,346
Newton	Newton County Bank	59,695
North Carrollton	Peoples Bank & Trust Company	8,204
Oakland	Bank of North Mississippi	15,540
Okolona	The Bank of Okolona	16,735
Oxford	Oxford Bank & Trust Company	20,055

Pascagoula	Merchants & Marine Bank	104,603
Philadelphia	Bank of Philadelphia	40,508
Philadelphia	The Citizens Bank of Philadelphia	61,833
Port Gibson	The Mississippi Southern Bank	19,946
Port Gibson	Port Gibson Bank	33,899
Prentiss	South Mississippi Bank	47,086
Purvis	Lamar County Bank	32,303
Quitman	Southeast Mississippi Bank	45,607
Raleigh	The Bank of Raleigh	27,367
Raymond	Merchants and Planters Bank	12,955
Richton	Richton Bank & Trust Company	24,713
Ripley	The Peoples Bank	75,845
Rosedale	The Valley Bank	14,928
Ruleville	Bank of Ruleville	14,001
Ruleville	Planters Bank & Trust Company	70,822
Sardis	Bank of Sardis	16,577
Sardis	Panola County Bank	17,762
Senatobia	Peoples Bank of Senatobia	37,710
Senatobia	Senatobia Bank	31,395
Shelby	The Bank of Bolivar County	10,510
Silver Creek	South Central Bank	33,910
Starkville	Security State Bank	114,204
Stonewall	The Stonewall Bank	7,818
Taylorsville	Smith County Bank	34,569
Tunica	Planters Bank	32,152
Tunica	Tunica County Bank	20,007
Tupelo	Bank of Mississippi	482,166
Tupelo	The Peoples Bank and Trust Company	291,579
Tylertown	Walthall Citizens Bank	18,825
Vicksburg	The American Bank	57,168
Walnut	The Bank of Walnut	7,890
Walnut Grove	Bank of Walnut Grove	14,624
Water Valley	Bank of Water Valley	33,023
Water Valley	The Mechanics Savings Bank of Water Valley	30,730
Waynesboro	First State Bank	82,019
Webb	The Bank of Webb	3,745
Wiggins	Bank of Wiggins	30,440
Winona	Bank of Winona	34,530
Winona	Merchants & Farmers Bank of Winona	20,094
Woodville	Commercial Bank	21,252
Yazoo City	Bank of Yazoo City	54,867
		7,315,004

LIST OF ALL STATE AND NATIONAL BANKS, BRANCHES

ALPHABETIZED BY COUNTIES AND BY CITIES WITHIN COUNTIES

December 32, 1982

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Adams	Natchez	Britton & Koontz First National Bank	4
		Deposit Guaranty National Bank Branch, Deposit Guranty National Bank, Jackson	5
		First Natchez Bank	2
	Washington	Washington Branch Branch, Britton & Koontz First National Bank, Natchez	
Alcorn	Corinth	Alcorn Bank and Trust Company	
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		National Bank of Commerce of Corinth	3
		The Security Bank	4
	Rienzi	Rienzi Branch Office Branch, The Security Bank, Corinth	
Amite	Gloster	Amite County Bank Branch, First National Bank of Jackson, Jackson	
	Liberty	Amite County Bank Branch, First National Bank of Jackson, Jackson	
Attala	Ethel	Ethel Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
	Kosciusko	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
		Merchants and Farmers Bank	4
		Kosciusko Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	1
	Sallis	Sallis Branch Office Branch, Merchants and Farmers Bank, Kosciusko	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Benton	Ashland	First National Bank Branch, First National Bank, New Albany	
		Merchants & Farmers Bank Branch, Merchants & Farmers Bank of Holly Springs, Holly Springs	
	Hickory Flat	First National Bank Branch, First National Bank, New Albany	
	Michigan City	Michigan City Branch Office Branch, First State Bank, Holly Springs	
Bolivar	Benoit	Bank of Benoit	
	Cleveland	Bank of Cleveland Branch Bank, Grenada Bank, Grenada	2
		Cleveland Branch Office Branch, The Valley Bank, Rosedale	
		The Cleveland State Bank	2
		First National Bank of Bolivar County	1
	Duncan	Duncan Branch Office Branch, The Bank of Bolivar County, Shelby	
	Gunnison	Gunnison Branch Office Branch, The Valley Bank, Rosedale	
	Merigold	Merigold Bank Branch Bank, The Cleveland State Bank, Cleveland	
	Mound Bayou	Mound Bayou Branch Office Branch, The Bank of Bolivar County, Shelby	
	Rosedale	First National Bank	
		The Valley Bank	1
	Shaw	Bank of Shaw Branch Bank, Grenada Bank, Grenada	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Shelby	The Bank of Bolivar County	
		Bank of Shelby Branch Bank, Grenada Bank, Grenada	
Calhoun	Bruce	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Farmers and Merchants Bank	
	Calhoun City	Calhoun County Bank Branch Bank, Grenada Bank, Grenada	
	Derma	Bank of Derma Branch, Grenada Bank, Grenada	
	Pittsboro	Bank of Pittsboro Branch, Farmers and Merchants Bank, Bruce	
	Vardaman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Carroll	Carrollton	Carrollton Branch Office Branch, Peoples Bank & Trust Company, North Carrollton	
	North Carrollton	Peoples Bank & Trust Company	
	Vaiden	Carroll County Bank Branch, Merchants and Farmers Bank of Winona, Winona	
		Vaiden Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
Chickasaw	Houlka	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Houston	Bank of Mississippi Branch. Bank of Mississippi, Tupelo	1
		Houston State Bank Branch Bank, Grenada Bank, Grenada	1
	Okolona	The Bank of Okolona	
		Chickasaw County Office Branch, First Citizens National Bank, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Choctaw	Ackerman	Ackerman Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
		Bank of Ackerman Branch Bank, Grenada Bank, Grenada	1
	Weir	Weir Branch Office Branch, Merchants and Farmers Bank, Kosciusko	
Claiborne	Port Gibson	The Mississippi Southern Bank	
		Port Gibson Bank	
Clarke	Enterprise	Enterprise Branch Office Branch, Great Southern National Bank, Jackson	
		Enterprise Branch Office Branch, The Stonewall Bank, Stonewall	
	Pachuta	Bank of Pachuta Branch, Great Southern National Bank, Jackson	
	Quitman	Bank of Quitman Branch, Great Southern National Bank, Jackson	
		Southeast Mississippi Bank	
	Shubuta	Bank of Shubuta Branch Bank, Southeast Mississippi Bank, Quitman	
	Stonewall	The Stonewall Bank	
Clay	West Point	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Clay County Bank and Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	2
		First National Bank of West Point	2
Coahoma	Clarksdale	Coahoma Bank Branch Bank, Grenada Bank, Grenada	2
		First National Bank of Clarksdale	2
		United Southern Bank	3

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Friars Point	Friars Point Branch Office Branch, United Southern Bank, Clarksdale	
	Jonestown	Coahoma Bank Branch, Grenada Bank, Grenada	
		Jonestown Branch Office Branch, United Southern Bank, Clarksdale	
	Lula	Coahoma Bank Branch, Grenada Bank, Grenada	
		Lula Branch Office Branch, United Southern Bank, Clarksdale	
Copiah	Crystal Springs	Bank of the South	
		The Mississippi Bank Branch Bank, The Mississippi Bank, Jackson	2
	Gallman	Gallman Branch Office Branch, Bank of Hazlehurst, Hazlehurst	
	Georgetown	Georgetown Bank Branch Bank, Merchants and Planters Bank, Hazlehurst	
	Hazlehurst	Bank of Hazlehurst	2
		Merchants and Planters Bank	1
	Wesson	Bank of Wesson Branch Bank, Merchants and Planters Bank, Hazlehurst	
		Wesson Branch Office Branch, Bank of Hazlehurst, Hazlehurst	
Covington	Collins	Collins Branch Office Branch, Mount Olive Bank, Mount Olive	
		Covington County Bank	
		State Bank & Trust Company	1
	Mount Olive	Mount Olive Bank	1
	Seminary	Seminary Branch Office Branch, State Bank & Trust Company, Collins	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
DeSoto		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Hernando	First National Bank	
		The Hernando Bank	1
	Horn Lake	Bank of Horn Lake Branch, The Hernando Bank, Hernando	
	Olive Branch	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		People's Bank and Trust Branch Bank, The Bank of Mantee, Mantee	
	Southaven	Bank of Southaven Branch, The Hernando Bank, Hernando	
		Bank of Mississippi Branch Bank, Bank of Mississippi Tupelo	
		Coahoma Bank Branch Bank, Grenada Bank Grenada	
		Southaven Branch Branch, First National Bank, Hernando	1
	Walls	Bank of Walls Branch, Tunica County Bank, Tunica	
		Lynchburg Branch Branch, First National Bank, Hernando	
Forest	Hattiesburg	Bank of Hattiesburg Branch, Great Southern National Bank, Jackson	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	5
		First Mississippi National Bank	6
		Hattiesburg Branch Branch, First National Bank of Jackson, Jackson	6
		Hattiesburg Branch Bank Branch Bank, South Mississippi Bank, Prentiss	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Petal	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Petal Branch Branch, Deposit Guaranty National Bank, Jackson	
		Petal - Harvey Branch Branch, First National of Jackson, Jackson	
Franklin	Bude	Bude Branch Bank Branch Bank, Bank of Franklin, Meadville	
	Meadville	Bank of Franklin	
	Roxie	Roxie Branch Bank Branch Bank, Bank of Franklin, Meadville	
George	Lucedale	Bank of Lucedale	2
		First National Bank of Lucedale	1
		Multi Mart Branch Office Branch, First State Bank, Waynesboro	
Greene	Leakesville	Bank of Leakesville Branch Bank, First State Bank, Waynesboro	
		Leakesville Branch Branch Bank, First National Bank of Lucedale, Lucedale	
	McLain	McLain Branch Office Branch, Perry County Bank, New Augusta	
	State Line	State Line Branch Office Branch, First State Bank, Waynesboro	
Grenada	Elliott	Elliott Branch Office Branch, Duck Hill Bank, Duck Hill	
	Grenada	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		Grenada Bank	3
		Grenada Branch Branch, Peoples Bank of Mississippi, N.A., Union	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Holcomb	Bank of Holcomb Branch, Grenada Bank, Grenada	
Hancock	Bay St. Louis	Gulf National Bank Branch, Gulf National Bank, Gulfport	
		Hancock Bank Branch Bank, Hancock Bank, Gulfport	1
		Merchants Bank & Trust Company	
	Diamondhead	Diamondhead Branch Office Branch, Hancock Bank, Gulfport	
	Gainesville	National Space Technological Laboratories Branch, Hancock Bank, Gulfport	
	Waveland	Waveland Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	1
Harrison	Biloxi	Biloxi Branch Branch, First National Bank of the South, Ocean Springs	
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	5
		Gulf National Bank Branch, Gulf National Bank, Gulfport	2
		Hancock Bank Branch, Hancock Bank, Gulfport	
		Jefferson Bank	
		Metropolitan National Bank	2
		The Peoples Bank of Biloxi	2
	Gulfport	First State Bank	1
		Gulf National Bank	2
		Gulfport Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Gulfport Office Branch, First Mississippi National Bank, Hattiesburg	1
		Hancock Bank	5
	Long Beach	Long Beach Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
		Long Beach Branch Office Branch, Hancock Office, Gulfport	1
	Orange Grove	Harrison Central Branch Office Branch, Merchants Bank & Trust Company, Bay St. Louis	
	Pass Christian	Hancock Bank Branch Bank, Hancock Bank, Gulfport	
		Pass Christian Branch Branch, Gulf National Bank, Gulfport	
Hinds	Bolton	The Merchants Bank	
	Clinton	The American Bank* Branch Bank, The American Bank, Vicksburg	
		Clinton Branch Branch, First National Bank of Jackson, Jackson	
		Clinton Branch Office Branch, Peoples Bank of Missisippi, N.A., Union	
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	1
	Edwards	Bank of Edwards	
	Jackson	Consumer National Bank	1
		Deposit Guaranty National Bank	25
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	6
		First National Bank of Jackson	17

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Great Southern National Bank	2
		The Mississippi Bank	8
		McDowell Square Branch Office Branch, The American Bank, Vicksburg	
		North Congress Street Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	2
	Raymond	Merchants and Planters Bank	1
	Terry	Terry Branch Bank Branch Bank, The Mississippi Bank, Jackson	
	Utica	Utica Branch Office Branch, Merchants National Bank, Vicksburg	
Holmes	Durant	Durant Branch Branch, First National Bank of Holmes, County, Lexington	
		Peoples Bank of Durant Branch Bank, Merchants and Farmers, Bank, Lexington	1
	Goodman	Goodman Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
	Lexington	First National Bank of Holmes County	
		Holmes County Bank & Trust Company	1
	Pickens	Pickens Bank Branch, First National Bank of Holmes County, Lexington	
	Tchula	Tchula Branch Branch, First National Bank of Holmes County, Lexington	
	West	West Branch Office Branch, Holmes County Bank & Trust Company, Lexington	
Humphreys	Belzoni	Citizens Bank & Trust Company	1
		Guaranty Bank & Trust Company	1
	Isola	Citizens Bank & Trust Company Branch, Citizens Bank & Trust Company, Belzoni	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Louise	Louise Office Branch, Deposit Guaranty National Bank, Jackson	
		Planters Bank and Trust Company Branch, Planters Bank and Trust Company Ruleville	
Issaquena	Mayersville	Mayersville Branch Office Branch, Bank of Anguilla, Anguilla	
Itawamba	Fulton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
		Itawamba County Office Branch, First Citizens National Bank, Tupelo	1
		Tombigbee Bank & Trust Company	
	Mantachie	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Tremont	Tremont Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
Jackson	Escatawpa	Escatawpa Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
		Escatawpa Branch Office Branch, Merchants & Marine Bank, Pascagoula	
	Gautier	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Gautier Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
		Gautier Branch Office Branch, Merchants & Marine Bank, Pasagoula	
		Singing River Mall Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Hurley	East Central Branch Office Branch, Bank of Lucedale, Lucedale	
	Kreole	Kreole Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Moss Point	The American Bank of Jackson County	
		Moss Point Branch Office Branch, Merchants & Marine Bank, Pascagoula	
		Pascagoula-Moss Point Bank	
	Ocean Springs	First National Bank of the South	
		Ocean Springs Branch Branch, First Mississippi National Bank, Hattiesburg	
		Ocean Springs State Bank Branch Bank, Pascagoula-Moss Point Bank, Moss Point	
		St. Martins Branch Office Branch, Pascagoula-Moss Point Bank, Moss Point	
	Pascagoula	Citizens National Bank	
		Merchants & Marine Bank	2
		Pascagoula Branch Office Branch, The American Bank of Jackson County, Moss Point	
		Pascagoula Branch Office Branch, First National Bank of the South Ocean Springs	
		Pascagoula-Moss Point Bank Branch Bank, Pascagoula-Moss Point Bank, Moss Point	3
	Van Cleave	Vancleave Branch Office Branch, Citizens National Bank, Pascagoula	
Jasper	Bay Springs	Commonwealth Bank,	1
		Jasper County Bank	1
	Heidelberg	Heidelberg Branch Office Branch, Commonwealth Bank, Bay Springs	
		Heidelberg Branch Office Branch, Jasper County Bank Bay Springs	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Louin	Newton County Bank Branch, Newton County Bank, Newton	
	Stringer	Stringer Branch Office Branch, Bay Commonwealth Bank, Bay Springs	
Jefferson	Fayette	Fayette Bank Branch, First Natchez Bank, Natchez	
		The Jefferson County Bank	
Jefferson Davis	Bassfield	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Prentiss	Prentiss Branch Office Branch, First Bank, McComb	
		South Mississippi Bank	1
Jones	Ellisville	Bank of Ellisville Branch, Bank of Laurel, Laurel	
		Ellisville Branch The First National Bank of Laurel, Laurel	
		Merchants and Manufacturers Bank of Ellisville	1
	Laurel	Bank of Laurel	2
		The Commercial National Bank and Trust Company of Laurel	4
		The First National Bank of Laurel	3
		Laurel Branch Office Branch, Merchants and Manufacturers Bank of Ellisville, Ellisville	
	Sandersville	Sandersville Branch Office Branch, Merchants and Manufacturers of Ellisville, Ellisville	
	Soso	Soso Branch Office Branch, Smith County Bank, Taylorsville	
Kemper	DeKalb	Commercial Bank of DeKalb	
	Preston	Preston Branch Office Branch, Commercial Bank of DeKalb, DeKalb	
	Scooba	Scooba Branch Bank Branch Bank, Merchants & Farmers Bank, Macon	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Lafayette	Abbeville	Abbeville Bank Branch, Bank of Holly Springs, Holly Springs	
	Oxford	The First National Bank of Oxford	3
		Oxford Bank & Trust Company	2
		Oxford Branch Bank Branch Bank, United Southern Bank, Clarksdale	2
Lamar	Lumberton	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Purvis	Lamar County Bank	
	Sumrall	Sumrall Branch Office Branch, Lamar County Bank, Purvis	
Lauderdale	Collinsville	Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A. Union	
	Lauderdale	First United Bank of Mississippi Branch, First United Bank of Mississippi, Meridian	
	Marion	The Citizens National Bank of Meridian Branch, The Citizens National Bank of, Meridian, Meridian	
		Bank of Meridian Branch, Great Southern National Bank, Jackson	2
	Meridian	The Citizens National Bank of Meridian	8
		First United Bank of Mississippi	6
		The Merchants and Farmers Bank	7
		Peoples Bank of Mississippi, N.A. Branch Bank, Peoples Bank of Mississippi, N.A.; Union	4
Lawrence	Monticello	Deposit Guaranty National Bank, Branch, Deposit Guaranty National Bank, Jackson	
		Monticello Branch Office Branch, First Bank, McComb	
	New Hebron	Deposit Guaranty National Bank; Branch, Deposit Guaranty National Bank, Jackson	
	Silver Creek	Silver Creek Branch Office Branch, First Bank, McComb	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Leake	Carthage	Bank of Central Mississippi	1
		The Carthage Bank	2
	Edinburg	Bank of Edinburg Branch, The Carthage Bank, Carthage	
	Lena	Bank of Lena Branch, Merchants & Farmers Bank, Kosciusko	
	Madden	Madden Branch Office Branch, Bank of Central Mississippi, Carthage	
	Thomastown	Thomastown Branch Office Branch, Merchants & Farmers Bank, Kosciusko	
	Walnut Grove	Bank of Walnut Grove	
Lee	Guntown	Guntown Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Mooreville	Mooreville Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
	Nettleton	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Plantersville	Plantersville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Saltillo	The Peoples Bank & Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Shannon	Shannon Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Tupelo	Tupelo Branch Office Branch, Tombigbee Bank & Trust Company, Fulton	
		Bank of Mississippi	9
		First Citizens National Bank	5
		The Peoples Bank & Trust Company	5
	Verona	Verona Branch Office Branch, First Citizens National Bank, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
Leflore	Greenwood	Bank of Commerce	2
		The Bank of Greenwood Branch, First National Bank of Jackson, Jackson	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	3
		First Greenwood Bank Branch Bank, Grenada Bank, Grenada	2
	Itta Bena	Bank of Itta Bena Branch, Grenada Bank, Grenada	
Lincoln	Bogue Chitto	Bogue Chitto Branch Office Branch, Brookhaven Bank and Trust Company, Brookhaven	
	Brookhaven	Brookhaven Bank and Trust Company	4
		Brookhaven Branch Office Branch, First Bank, McComb	
		State Bank & Trust Company	2
Lowndes	Artesia	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Caledonia	Caledonia Branch Branch, National Bank of Commerce of Columbus	
	Columbus	Columbus Branch Branch, National Bank of Commerce of Mississippi, Starkville	4
		First Citizens National Bank of Columbus Branch, First Citizens National Bank, Tupelo	2
		First Columbus National Bank	6
		Merchants and Farmers Bank	4
	New Hope	New Hope Branch Office Branch, Merchants and Farmers Bank, Columbus	
Madison	Canton	Canton Branch Bank Branch Bank, Citizens Bank & Trust Company, Belzoni	
		Canton Exchange Bank	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		The Mississippi Bank Branch Bank, The Mississippi Bank, Jackson	1
	Flora	Bank of Flora	1
	Madison	Madison Branch Bank Branch Bank, Canton Exchange Bank, Canton	
		The Mississippi Bank Branch, The Mississippi Bank, Jackson	1
	Ridgeland	Ridgeland Branch Bank Branch Bank, Canton Exchange Bank, Canton	
Marion	Columbia	The Citizens Bank	2
		Columbia Bank Branch, First National Bank of Jackson, Jackson	2
		Columbia Branch Office Branch, Foxworth Bank, Foxworth	1
	Foxworth	Foxworth Bank	
Marshall	Barton	Barton Branch Office Branch, Citizens Bank, Byhalia	
	Byhaliz	Citizens Bank	
	Holly Springs	Bank of Holly Springs	
		First State Bank	
		Merchants & Farmers Bank of Holly Springs	1
	Mount Pleasant	Mount Pleasant Branch Office Branch, First State Bank, Holly Springs	1
	Potts Camp	Potts Camp Bank Branch, Bank of Holly Springs, Holly Springs	
	Slayden	Slayden Bank Branch, Bank of Holly Springs, Holly Springs	
	Victoria	Victoria Branch Office Branch, Citizens Bank, Byhalia	
Monroe	Aberdeen	Aberdeen Branch Branch, National Bank of Commerce of Mississippi, Starkville	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
	Amory	Amory Branch Branch, National Bank of Commerce of Mississippi, Starkville	1
		Bank of Amory Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
	Hamilton	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
		Hamilton Branch Branch, National Bank of Commerce of Mississippi, Starkville	
	Hatley	Hatley Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Prairie	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
	Smithville	Smithville Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
Montgomery	Duck Hill	Duck Hill Bank	
	Kilmichael	Bank of Kilmichael	
	Winona	Bank of Winona	1
		Merchants and Farmers Bank of Winona	1
		Montgomery County Bank Branch, Grenada Bank, Grenada	
Neshoba	Philadelphia	Bank of Philadelphia	3
		The Citizens Bank of Philadelphia	3
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	1
Newton	Decatur	Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	
	Hickory	Hickory Branch Office Branch, Newton County Bank, Newton	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Newton	First National Bank of Newton	1
		Newton County Bank	1
	Union	Peoples Bank of Mississippi, N.A.	
		Union Branch Office Branch, The Citizens Bank of Philadelphia, Philadelphia	
Noxubee	Brooksville	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Macon	The Citizens National Bank of Meridian Branch, The Citizens National Bank of Mississippi, Meridian	
		Merchants & Farmers Bank	
	Shuqualak	Shuqualak Branch Bank Branch Bank, Merchants & Farmers Bank, Macon	
Oktibbeha	Maben	National Bank of Commerce of Mississippi Branch, National Bank of Commerce of Mississippi, Starkville	
	Starkville	Bank of Starkville Branch, The Bank of Mantee, Mantee	
		National Bank of Commerce of Mississippi	3
		Security State Bank	3
		Starkville Branch Bank Branch Bank, Merchants and Farmers Bank, Kosciusko	1
		Starkville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	
	Sturgis	Bank of Sturgis Branch, Security State Bank, Starkville	
Panola	Batesville	Batesville Branch Bank Branch Bank, United Southern Bank, Clarksdale	1
		Batesville Branch Bank Branch Bank, Bank of North Mississippi, Oakland	
		Batesville Security Bank	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Como	State Bank of Como	
	Crenshaw	Bank of Crenshaw	
	Pope	Pope Branch Bank Branch Bank, United Southern Bank Clarksdale	
	Sardis	Bank of Sardis	
		Panola County Bank	
Pearl River	Picayune	Bank of Picayune Branch Bank, Hancock Bank, Gulfport	3
		First National Bank of Picayune	2
		Picayune Branch Bank Branch Bank, Commonwealth Bank, Bay Springs	
	Poplarville	Hancock Bank Branch Bank, Hancock Bank, Gulfport	
		Poplarville Branch Bank Branch Bank, Commonwealth Bank, Bay Springs	
Perry	Beaumont	Beaumont Branch Office Branch, Perry County Bank, New Augusta	
	New Augusta	Perry County Bank	
	Richton	Richton Bank and Trust Company	1
	Runnelstown	Runnelstown Branch Office Branch, Perry County Bank, New Augusta	
Pike	Fernwood	Fernwood Branch Office Branch, First Bank, McComb	
	Magnolia	First Bank Branch, Bank, First Bank, McComb	
	McComb	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4
		First Bank	3
		First National Bank Branch, First National Bank of Jackson, Jackson	2

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Osyka	Osyka Branch Office Branch, First Bank, McComb	
	Summit	First Bank Branch Bank, First Bank, McComb	
Pontotoc	Ecru	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	
	Pontotoc	Bank of Pontotoc Branch Bank, The Peoples Bank & Trust Company, Tupelo	1
		The First National Bank of Pontotoc	1
	Sherman	Bank of Mississippi Branch, Bank of Mississippi, Tupelo	
Prentiss	Baldwyn	Baldwyn State Bank Branch Bank, Grenada Bank, Grenada	
		Farmers & Merchants Bank	1
	Booneville	Bank of Mississippi Branch Bank, Bank of Mississippi, Tupelo	1
		First Citizens National Bank Branch, First Citizens National Bank, Tupelo	
		The Peoples Bank and Trust Company Branch Bank, The Peoples Bank & Trust Company, Tupelo	
	Jumpertown	Jumpertown Branch Office Branch, The Peoples Bank & Trust Company, Tupelo	
	Marietta	Marietta Branch Office Branch, Farmers & Merchants Bank, Baldwyn	
Quitman	Crowder	Crowder Branch Bank Branch Bank, Citizens Bank & Trust Company of Marks, Marks	
	Lambert	Lambert Branch Bank Branch Bank, United Southern Bank, Clarksdale	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Marks	Citizens Bank & Trust Company of Marks	
		Peoples Bank of Quitman County Branch, Batesville Security Bank, Batesville	
		Quitman County Bank Branch, First National Bank of Clarksdale, Clarksdale	
	Sledge	Sledge Branch Office Branch, United Southern Bank, Clarksdale	
		Sledge Branch Office Branch, Citizens Bank & Trust Company of Marks, Marks	
Rankin	Brandon	Bellegrove Branch Office Branch, First National Bank of Jackson, Jackson	
		Central Bank of Mississippi	
		Rankin County Bank	1
	Florence	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
	Flowood	Flowood Branch Office Branch, Rankin County Bank, Brandon	
		Lakeland Drive Branch Office Branch, Rankin County Bank, Brandon	
	Pearl	Central Bank of Mississippi Branch, Central Bank of Mississippi, Brandon	
		First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		McLaurin Mart Branch Office Branch, The Mississippi Bank, Jackson	
		Pearl Office Branch, Deposit Guaranty National Bank, Jackson	
		Pearl Office Branch, First National Bank of Jackson, Jackson	
		Pearl Branch Office Branch, Rankin County Bank, Brandon	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Pelahatchie	Pelahatchie Branch Office Branch, Rankin County Bank, Brandon	
		Pelahatchie Branch Office Branch, Citizens Bank and Trust Company, Morton	
	Plain	First Mississippi National Bank Branch, First Mississippi National Bank, Hattiesburg	
		Richland Branch Office Branch, Central Bank of Mississippi, Brandon	
	Puckett	Puckett Branch Office Branch, Central Bank of Mississippi, Brandon	
	Richland	Richland Branch Office Branch, Rankin County Bank, Brandon	
Scott	Forest	The Bank of Forest	
		Farmers and Merchants Bank	
		Forest Branch Office Branch, Peoples Bank of Mississippi, N.A., Union	
	Lake	Newton County Bank Branch, Newton County Bank, Newton	
	Morton	Bank of Morton	1
		Citizens Bank and Trust Company	
	Sebastopol	Sebastopol Branch Bank Branch Bank, Bank of Central Mississippi, Carthage	
Sharkey	Anguilla	Bank of Anguilla	
	Cary	Cary Branch Office Branch, Bank of Anguilla, Anguilla	
	Rolling Fork	Rolling Fork Branch Office Branch, Bank of Anguilla, Anguilla	1

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Rolling Fork Branch Branch, Merchants National Bank, Vicksburg	
Simpson	Magee	Bank of Simpson County	1
		State Guaranty Bank	
	Mendenhall	Mendenhall Branch Office Branch, Bank of Simpson County, Magee	
		Peoples Bank	
	Sanatorium	Sanatorium Branch Office Branch, Peoples Bank, Mendenhall	
Smith	Mize	Mize Branch Office Branch, Smith County Bank, Taylorsville	
	Raleigh	Bank of Raleigh	1
	Taylorsville	Smith County Bank	
Stone	Wiggins	Bank of Wiggins	1
		First National Bank of Wiggins	
Sunflower	Drew	Drew Branch Bank Branch Bank, United Southern Bank, Clarksdale	
		The Bank of the Delta	
	Indianola	Peoples Bank of Indianola	1
		Planters Bank and Trust Company Branch Bank, Planters Bank and Trust Company, Ruleville	1
	Inverness	Inverness Branch Branch, Deposit Guaranty National Bank, Jackson	
	Moorhead	Bank of Moorhead Branch Bank, Grenada Bank, Grenada	
	Ruleville	Bank of Ruleville	
		Planters Bank and Trust Company	
	Sunflower	Sunflower Branch Bank Branch, Planters Bank and Trust Company, Ruleville	
Tallahatchie	Charleston	Bank of Charleston Branch Bank, Grenada Bank, Grenada	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		Tallahatchie County Bank	
	Sumner	Bank of Sumner Branch, Grenada Bank Grenada	
	Tutwiler	Tutwiler Branch Bank Branch Bank, United Southern Bank, Clarksdale	
	Webb	The Bank of Webb	
Tate	Arkabutla	Arkabutla Branch Office Branch, Citizens Bank, Coldwater	
	Coldwater	Citizens Bank	
		Coldwater Branch Office Branch, Peoples Bank of Senatobia, Senatobia	
	Independence	Senatobia Bank Branch, Senatobia Bank, Senatobia	
	Senatobia	Peoples Bank of Senatobia	2
		Senatobia Bank	1
		Senatobia Branch Office Branch, Citizens Bank of Coldwater, Coldwater	
Tippah	Blue Mountain	First National Bank Branch, First National Bank, New Albany	
	Falkner	The Bank of Falkner	
	Ripley	The Peoples Bank	3
		Ripley Branch Branch, First National Bank, New Albany	
		Ripley Branch Office Branch, Bank of Falkner, Falkner	
	Walnut	The Bank of Walnut	1
		Walnut Branch Office Branch, The Bank of Falkner, Falkner	
		Belmont Branch Branch, First American National Bank, Iuka	
Tishomingo	Belmont	Belmont Branch Branch, First Citizens National Bank, Tupelo	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Burnsville	First American National Bank Branch, First American National Bank, Iuka	
	Golden	First American National Bank Branch, First American National Bank, Iuka	
	Iuka	First American National Bank	1
		The Iuka Guaranty Bank	2
	Tishomingo	Tishomingo Branch Branch, First Citizens National Bank, Tupelo	
Tunica	Tunica	Planters Bank	
		Tunica County Bank	
Union	Myrtle	Myrtle Branch Office Branch, Bank of New Albany, New Albany	
		Myrtle Branch Office Branch, First National Bank, New Albany	
	New Albany	Bank of New Albany	3
		First National Bank	2
Walthall	Tylertown	Tylertown Bank Branch, First National Bank of Jackson, Jackson	1
		Walthall Citizens Bank	
Warren	Vicksburg	The American Bank	2
		First National Bank of Vicksburg	7
		Merchants National Bank	3
		Vicksburg Branch Office Branch, Deposit Guaranty National Bank, Jackson	
Washington	Arcola	Arcola Branch Office Branch, Bank of Hollandale, Hollandale	
	Glen Allen	Lake Washington Branch Office Branch, Bank of Hollandale, Hollandale	
	Greenville	Commerical National Bank Branch, First National Bank of Jackson, Jackson	2
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	4

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
		The First National Bank of Greenville	5
		Greenville Branch Office Branch, Planters Bank and Trust Company, Ruleville	1
		Washington County Bank Branch, Bank of Hollandale, Hollandale	
	Hollandale	Bank of Hollandale	1
		Guaranty Bank & Trust Company Branch Bank, Guaranty Bank & Trust Company, Belzoni	
	Leland	The Bank of Leland	1
		Commercial National Bank Branch, First National Bank of Jackson, Jackson	
Wayne	Buckatunna	Buckatunna Branch Office Branch, First State Bank, Waynesboro	
	Clara	Clara Branch Office Branch, First State Bank, Waynesboro	
	Waynesboro	Waynesboro Branch Office Branch, Great Southern National Bank, Jackson	
		Bank of Waynesboro Branch, Southeast Mississippi Bank, Quitman	
		First State Bank	1
Webster	Eupora	Bank of Eupora Branch Bank, Grenada Bank, Grenada	1
		Bank of Webster County Branch, Security State Bank, Starkville	
	Mantee	The Bank of Mantee	
	Mathiston	Merchants and Farmers Bank Branch Bank, Security State Bank, Starkville	
Wilkinson	Centreville	Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	

COUNTY	CITY	BANK	BRANCHES WITHIN CITY
	Woodville	Commercial Bank	
Winston	Louisville	Bank of Louisville Branch Bank, Grenada Bank, Grenada	2
		Citizens Bank & Trust Company	1
		First United Bank of Mississippi Branch Bank, First United Bank of Mississippi, Meridian	1
		Peoples Bank of Mississippi, N.A. Branch, Peoples Bank of Mississippi, N.A., Union	
	Noxapater	Noxapater Branch Bank Branch Bank, Citizens Bank & Trust Company, Louisville	
Yalobusha	Coffeeville	Bank of Coffeeville Branch, Bank of Water Valley, Water Valley	
	Oakland	Bank of North Mississippi	
	Water Valley	Bank of Water Valley	1
		The Mechanics Savings Bank of Water Valley	2
		Yalobusha County Bank Branch, Grenada Bank, Grenada	
Yazoo	Benton	Benton Branch Branch, Deposit Guaranty Bank, Jackson	
		Benton Branch Office Branch, Bank of Yazoo City, Yazoo City	
	Bentonia	Bank of Bentonia Branch, Bank of Flora, Flora	
	Holly Bluff	Bank of Holly Bluff Branch, Citizens Bank & Trust Company, Belzoni	
	Yazoo City	Bank of Yazoo City	1
		Deposit Guaranty National Bank Branch, Deposit Guaranty National Bank, Jackson	2
		Yazoo City Branch Office Branch, Citizens Bank & Trust Company, Belzoni	1

BANKS CONDUCTING BUSINESS LISTING BRANCH BANKS, BRANCH OFFICES, AND DRIVE-IN TELLER WINDOWS, UNDER PROVISIONS OF SECTIONS 81-7-1, 81-7-5, and 81-5-99, MISSISSIPPI CODE OF 1972

December 31, 1982

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Security Bank of Amory Amory			Fifth Street Branch Office Security Bank of Amory Amory Glendale Branch Office Security Bank of Amory Amory South Amory Branch Office Security Bank of Amory Amory
Bank of Anguilla Anguilla		Cary Branch Office Bank of Anguilla Cary Rolling Fork Branch Office Bank of Anguilla Rolling Fork Mayersville Branch Office Bank of Anguilla Mayersville	Rolling Fork Drive-In Bank of Anguilla Rolling Fork
Farmers and Merchants Bank Baldwyn		Marietta Branch Office Farmers and Merchants Bank Marietta	Northview Branch Office Farmers and Merchants Bank Baldwyn
Batesville Security Bank Batesville		Peoples Bank of Quitman County Batesville Security Bank Marks	Thomas Street Branch Office Batesville Security Bank Batesville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Merchants Bank & Trust Company Bay St. Louis		Gulfport Branch Office Merchants Bank & Trust Company Gulfport	Downtown Gulfport Drive-In Merchants Bank & Trust Company Gulfport
		Hardy Court Center Branch Office Merchants Bank & Trust Company Gulfport	Waveland West Branch Office Merchants Bank & Trust Company Waveland
		Long Beach Branch Office Merchants Bank & Trust Company Long Beach	
		Harrison Central Branch Office Merchants Bank & Trust Company Orange Grove	
		Waveland Branch Office Merchants Bank & Trust Company Waveland	
Commonwealth Bank Bay Springs	Commonwealth Bank Picayune Branch Bank Picayune	Heidelberg Branch Office Commonwealth Bank Heidelberg	Commonwealth Bank Drive-In Commonwealth Bank Bay Springs
	Commonwealth Bank Poplarville Branch Bank Poplarville	Stringer Branch Office Commonwealth Bank Stringer	
Jasper County Bank Bay Springs		Heidelberg Branch Office Jasper County Bank Heidelberg	Downtown Motor Branch Office Jasper County Bank Heidelberg
Citizens Bank & Trust Company Belzoni	Citizens Bank & Trust Company Canton Branch Bank Canton	Bank of Holly Bluff Holly Bluff	Hayden Street Branch Office Citizens Bank & Trust Company Belzoni
		Citizens Bank & Trust Company Isola	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Fifteenth Street Branch Office Citizens Bank & Trust Company Yazoo City	
		Yazoo City Branch Office Citizens Bank & Trust Company Yazoo City	
Guaranty Bank and Trust Company Belzoni	Guaranty Bank and Trust Company Hollandale		Guaranty Bank Drive-In Guaranty Bank and Trust Company Belzoni
Bank of Benoit Benoit			
Jefferson Bank Biloxi			
The Peoples Bank of Biloxi Biloxi		d'Iverville - St. Martin Branch Office The Peoples Bank of Biloxi Biloxi	
		West Biloxi Branch Office The Peoples Bank of Biloxi Biloxi	
The Merchants Bank Bolton			
Central Bank of Mississippi Brandon		Central Bank of Mississippi Pearl	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Puckett Branch Office Central Bank of Mississippi Puckett	
		Richland Branch Office Central Bank of Mississippi Plain	
Rankin County Bank Brandon		Crossgates Branch Office Rankin County Bank Brandon	
		Flowood Branch Office Rankin County Bank Flowood	
		Lakeland Drive Branch Office Rankin County Bank Flowood	
		Pearl Branch Office Rankin County Bank Pearl	
		The Connexion Rankin County Bank Pearl	
		Pelahatchie Branch Office Rankin County Bank Pelahatchie	
		Richland Branch Office Rankin County Bank Richland	
Brookhaven Bank and Trust Company Brookhaven		A Plus Banker Brookhaven Bank and Trust Company Brookhaven	Brookhaven Drive-In Brookhaven Bank and Trust Company Brookhaven

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Highland Square Branch Office Brookhaven Bank and Trust Company Brookhaven	
		Lincoln Plaza Branch Office Brookhaven Bank and Trust Company Brookhaven	
		Bogue Chitto Branch Office Brookhaven Bank and Trust Company Bogue Chitto	
State Bank and Trust Company Brookhaven		West Brook Mart Branch Office State Bank and Trust Company Brookhaven	East Side Branch Office State Bank and Trust Company Brookhaven
Farmers and Merchants Bank Bruce		Bank of Pittsboro Pittsboro	
Citizens Bank		Barton Branch Office Citizens Bank Barton	
		Victoria Branch Office Citizens Bank Victoria	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows W.thin the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Canton Exchange Bank Canton Madison	Canton Exchange Bank Madison Branch Bank Canton Canton Exchange Bank Ridgeland Branch Bank Ridgeland	East Branch Office Canton Exchange Bank Canton	F. E. Allne-Downtown Branch Office Canton Exchange Bank
Bank of Central Mississippi Carthage	Sebastapol Branch Bank Bank of Central Mississippi Sebastopol	Madden Branch Office Bank of Central Mississippi Madden	Crossroads Branch Office Bank of Central Mississippi Carthage
The Carthage Bank Carthage		Bank of Edinburg Edinburg	Carthage Shopping Center Branch Office The Carthage Bank Highway 16 Branch The Carthage Bank Carthage
Tallahatchie County Bank Charleston			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
United Southern Bank Clarksdale	United Southern Bank Batesville Branch Bank Batesville	Crossroads Branch Office United Southern Bank Clarksdale	University Avenue Drive-In United Southern Bank Oxford
	United Southern Bank Drew Branch Bank Drew	Downtown Branch Office United Southern Bank Clarksdale	West Side Motor Bank Branch United Southern Bank Oxford
		Court Square Branch Office United Southern Bank Batesville	
		Friars Point Branch Office United Southern Bank Friars Point	
		Jonestown Branch Office United Southern Bank Jonestown	
		Lula Branch Office United Southern Bank Lula	
		Sledge Branch Office United Southern Bank Sledge	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Cleveland State Bank Cleveland	Merigold Bank Merigold	Main Street Branch Office The Cleveland State Bank Cleveland West Side Branch Office The Cleveland State Bank Cleveland	
Citizens Bank Coldwater		Arkabutla Branch Office Citizens Bank Arkabutla Senatobia Branch Office Citizens Bank Senatobia	
Covington County Bank Collins			
State Bank and Trust Company Collins		Seminary Branch Office State Bank and Trust Company Seminary	Crossroads Branch Office State Bank and Trust Company Collins
Citizens Bank Columbia			Citizens Bank Drive-In Citizens Bank Columbia Park Avenue Branch Office Citizens Bank Columbia

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Merchants and Farmers Bank Columbus		Gateway Branch Office Merchants and Farmers Bank Columbus Leigh Mall Branch Office Merchants and Farmers Bank Columbus New Hope Branch Office Merchants and Farmers Bank New Hope	Leigh Mall Satellite Branch Office Merchants and Farmers Bank Columbus Mid-City Branch Office Merchants and Farmers Bank Columbus
State Bank of Como Como			
Alcorn Bank and Trust Company Corinth			
The Security Bank Corinth		Midtown Motor Branch Office The Security Bank Corinth Shiloh Road Branch Office The Security Bank Corinth Trust Department Branch Office The Security Bank Corinth Rienzi Branch Office The Security Bank Rienzi	College Hill Branch Office The Security Bank Corinth
Bank of Crenshaw Crenshaw			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of the South Crystal Springs			
Commercial Bank of DeKalb DeKalb		Preston Branch Office Commercial Bank of DeKalb Preston	
Duck Hill Bank Duck Hill		Elliott Branch Office Duck Hill Bank Elliott	
The Bank of Edwards Edwards			
Merchants and Manufacturers Bank of Ellisville Ellisville		Laurel Branch Office Merchants and Manufacturers Bank of Ellisville Laurel Sandersville Branch Office Merchants and Manufacturers Bank of Ellisville Sandersville	Merchants and Manufacturers Bank Drive-In Merchants and Manufacturers Bank of Ellisville Ellisville
The Bank of Falkner Falkner		Ripley Branch Office The Bank of Falkner Ripley Walnut Branch Office The Bank of Falkner Walnut	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Jefferson County Bank Fayette			
Bank of Flora Flora		Bank of Bentonia Bentonia	Kearney Park Branch Office Bank of Flora Flora
The Bank of Forest Forest			
Farmers and Merchants Bank Forest			
Foxworth Bank Foxworth		Broad Street Branch Office Foxworth Bank Columbia Columbia Branch Office Foxworth Bank Columbia	
Tombigbee Bank & Trust Company Fulton		Mooreville Branch Office Tombigbee Bank & Trust Company Mooreville Tremont Branch Office Tombigbee Bank & Trust Company Tremont Tupelo Branch Office Tombigbee Bank & Trust Company Tupelo	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Commerce Greenwood		Main Street Branch Office Bank of Commerce Greenwood	
		Park Avenue Branch Office Bank of Commerce Greenwood	
Grenada Bank Grenada	Bank of Ackerman Ackerman	Poplarville Branch Office Grenada Bank	First Street Branch Office Grenada Bank
	Baldwyn State Bank Baldwyn	Calhoun County Bank Calhoun City	Time Square Branch Office Grenada Bank Grenada
	Bank of Charleston Charleston	Crossroads Branch Office Grenada Bank Clarksdale	Industrial Branch Office Grenada Bank Ackerman
	Coahoma Bank Clarksdale	Westgate Branch Office Grenada Bank Clarksdale	Cleveland Drive-In Grenada Bank Cleveland
	Bank of Cleveland Cleveland	Bank of Derma Derma	Shopping Center Branch Office Grenada Bank Grenada
	Bank of Eupora Eupora	First Greenwood Bank Greenwood	Southgate Branch Office Grenada Bank Eupora
	Houston State Bank Houston	West Park Avenue Branch Office Grenada Bank Grenada	Eastgate Branch Office Grenada Bank Greenwood
	Bank of Louisville Louisville	Bank of Holcomb Holcomb	North Gate Branch Office Grenada Bank Houston

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Bank of Moorhead Moorhead	Bank of Itta Bena Itta Bena	Bank of Louisville Drive-In Grenada Bank Louisville
	Bank of Shaw Shaw	Coahoma Bank Jonestown	South Gate Branch Office Grenada Bank Louisville
	Bank of Shelby Shelby	Coahoma Bank Lula	Valley Branch Office Grenada Bank Southaven
	Coahoma Bank Southaven	Bank of Sumner Sumner	
		Montgomery County Bank Winona	
		Yalobusha County Bank Water Valley	
First State Bank Gulfport		25th-Pass Road Branch Office First State Bank Gulfport	
Hancock Bank Gulfport	Hancock Bank Bay St. Louis	Mississippi City-Handsboro Branch Office Hancock Bank Gulfport	Motor Branch Drive-In Hancock Bank Gulfport
	Hancock Bank Pass Christian	Northeast Branch Office Hancock Bank Gulfport	Highway 90 Branch Office Hancock Bank Bay St. Louis
	Bank of Picayune Picayune	Norwood Village Branch Office Hancock Bank Gulfport	West Canal Street Branch Office Hancock Bank Picayune

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Bank of Commerce Poplarville	Seabee Branch Office Hancock Bank Gulfport	
		Edgewater Branch Office Hancock Bank Biloxi	
		Diamondhead Branch Office Hancock Bank Diamondhead	
		NSTL Branch Office Hancock Bank Greenville	
		Long Beach Branch Office Hancock Bank Long Beach	
		Northside Branch Office Hancock Bank Picayune	
		Southside Branch Office Hancock Bank Picayune	
Bank of Hazlehurst Hazlehurst		Gallman Branch Office Bank of Gallman Gallman	Caldwell Branch Office Bank of Hazlehurst Hazlehurst
		Wesson Branch Office Bank of Hazlehurst	Mid-City Drive-In Bank of Hazlehurst

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive In Teller Window, Name and Address
Merchants and Planters Bank Hazlehurst	Georgetown Bank Georgetown Bank of Wesson Wesson		
The Hernando Bank Hernando		Bank of Horn Lake Horn Lake Bank of Southaven Southaven	I-55 Drive-In The Hernando Bank Hernando
Bank of Hollandale Hollandale		Arcola Branch Office Bank of Hollandale Arcola Lake Washington Branch Office Bank of Hollandale Glen Allan Washington County Bank Greenville	East Avenue Drive-In Bank of Hollandale Hollandale
Bank of Holly Springs Holly Springs		Abbeville Bank Abbeville Potts Camp Bank Potts Camp The Slayden Bank Slayden	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
First State Bank Holly Springs		Michigan City Branch Office First State Bank Michigan City Mount Pleasant Branch Office First State Bank Mount Pleasant	
Merchants & Farmers Bank of Holly Springs Holly Springs		Merchants & Farmers Bank Ashland	Merchants & Farmers Bank Drive-In Merchants & Farmers Bank of Holly Springs Holly Springs
The Bank of The Delta Indianola			
Peoples Bank of Indianola Indianola		U.S. Highway 82 Branch Office Peoples Bank of Indianola Indianola	
The Iuka Guaranty Bank Iuka			Eastport Street Drive-In The Iuka Guaranty Bank Iuka Highway 72 Branch The Iuka Guaranty Bank Iuka

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Mississippi Bank Jackson	The Mississippi Bank Canton	Auto Bank Drive-In The Mississippi Bank Jackson	Liberty Street Branch Office The Mississippi Bank Canton
	The Mississippi Bank Crystal Springs	Capitol Towers Branch Office The Mississippi Bank Jackson	Highway 51 Branch Office The Mississippi Bank Crystal Springs
	Terry Branch Bank The Mississippi Bank Terry	I-55 North Branch Office The Mississippi Bank Jackson	Mid-Town Branch Office The Mississippi Bank Crystal Springs
		Lakeland Branch Office The Mississippi Bank Jackson	
		Leavell Woods Branch Office The Mississippi Bank Jackson	
		Meadownbrook Branch Office The Mississippi Bank Jackson	
		Metro Center Branch Office The Mississippi Bank Jackson	
		Southwest Branch Office The Mississippi Bank Jackson	
		McLaurin Mart Branch Office The Mississippi Bank Pearl	
		The Mississippi Bank Ridgeland	
		Country Club Village Branch Office The Mississippi Bank Ridgeland	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Kilmichael Kilmichael			
Merchants and Farmers Bank Kosciusko	Peoples Bank of Durant Durant	Court Square Branch Office Merchants and Farmers Bank Kosciusko	North Side Drive-In Merchants and Farmers Bank Kosciusko
	Starkville Branch Bank Merchants and Farmers Bank Starkville	Ackerman Branch Office Merchants and Farmers Bank Ackerman	Parkway Plaza Branch Merchants and Farmers Bank Kosciusko
		Ethel Branch Office Merchants and Farmers Bank Ethel	Traceway Motor Branch Merchants and Farmers Bank Kosciusko
		Bank of Lena Lena	Durant Drive-In Merchants and Farmers Bank Durant
		Sallis Branch Office Merchants and Farmers Bank Sallis	Highway 12 Drive-In Merchants and Farmers Bank Starkville
		Thomastown Branch Office Merchants and Farmers Bank Thomastown	
		Weir Branch Office Merchants and Farmers Bank Weir	
Bank of Laurel Laurel		Chantilly Branch Office Bank of Laurel Laurel	
		Sawmill Square Mall Branch Office Bank of Laurel Laurel	
		Bank of Ellisville Ellisville	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Bank of Leland Leland			The Bank of Leland Motor Bank The Bank of Leland Leland
Holmes County Bank & Trust Company Lexington		Goodman Branch Office Holmes County Bank & Trust Company Goodman Vaiden Branch Office Holmes County Bank & Trust Company Vaiden West Branch Office Holmes County Bank & Trust Company West	Highway 12 Plaza Branch Holmes County Bank & Trust Company Lexington
Citizens Bank and Trust Company Louisville	Noxapater Branch Bank Citizens Bank and Trust Company Noxapater		Industrial Branch Citizens Bank and Trust Company Louisville
Bank of Lucedale Lucedale	Mill and Oak Street Branch Office Bank of Lucedale Lucedale	East Central Branch Office Bank of Lucedale Hurley	Luce Center Branch Bank of Lucedale Lucedale
Merchants & Farmers Bank Macon	Scooba Branch Bank Merchants & Farmers Bank Scooba Shuqualak Branch Bank Merchants & Farmers Bank Shuqualak		

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Simpson County Magee		Mendenhall Office Bank of Simpson County Mendenhall	
State Guaranty Bank Magee			South Main Branch Office State Guaranty Bank Magee
The Bank of Mantee Mantee	People's Bank and Trust Olive Branch	Bank of Starkville Starkville	
Citizens Bank and Trust Company of Marks	Crowder Branch Bank Citizens Bank and Trust Company of Marks Crowder	Sledge Branch Office Citizens Bank and Trust Company of Marks Sledge	
Bank of Franklin Meadville	Bude Branch Bank Bank of Franklin Bude Roxie Branch Bank Bank of Franklin Roxie		
Peoples Bank Mendenhall		Sanatorium Branch Office Peoples Bank Sanatorium	
First United Bank of Mississippi Meridian	First United Bank of Mississippi Louisville	Airport-Industrial Office First United Bank of Mississippi Meridian East Branch Office First United Bank of Mississippi Meridian	South Church Street Branch Office First United Bank of Mississippi Louisville

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		North Branch office First United Bank of Mississippi Meridian	
		South Branch Office First United Bank of Mississippi Meridian	
		Village Fair Branch Office First United Bank of Mississippi Meridian	
		West Branch Office First United Bank of Mississippi Meridian	
		First United Bank of Mississippi Lauderdale	
The Merchants and Farmers Bank Meridian		Civic Center Branch Office The Merchants and Farmers Bank Meridian	Main Office Drive-In The Merchants and Farmers Bank Meridian
		45th Avenue Branch Office The Merchants and Farmers Bank Meridian	Medical Center Branch Office The Merchants and Farmers Bank Meridian
		Marion Gateway Branch Office The Merchants and Farmers Bank Meridian	
		North Branch Office The Merchants and Farmers Bank Meridian	
		South Branch Office The Merchants and Farmers Bank Meridian	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Bank of Morton Morton			Highway 80 East Branch Office Bank of Morton Morton
Citizens Bank and Trust Company Morton		Pelahatchie Branch Office Citizens Bank and Trust Company Pelahatchie	
Pascagoula-Moss Point Bank Moss Point	Ocean Springs State Bank Ocean Springs	Escatawpa Branch Office Pascagoula-Moss Point Bank Escatawpa	
	Pascagoula-Moss Point Bank Pascagoula	Gautier Branch Office Pascagoula-Moss Point Bank Gautier	
		Singing River Mall Branch Office Pascagoula-Moss Point Bank Gautier	
		Kreole Branch Office Pascagoula-Moss Point Bank Kreole	
		St. Martins Branch Office Pascagoula-Moss Point Bank Ocean Springs	
		Doctors Plaza Branch Office Pascagoula-Moss Point Bank Pascagoula	
		Market Street Branch Office Pascagoula-Moss Point Bank Pascagoula	
		Searstown Branch Office Pascagoula-Moss Point Bank Pascagoula	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The American Bank of Jackson County Moss Point	Pascagoula Branch Office The American Bank of Jackson County Pascagoula		
Mount Olive Bank Mount Olive		Collins Branch Office Mount Olive Bank Collins	Mount Olive Motor Branch Mount Olive Bank Mount Olive
First Bank McComb	First Bank Magnolia	Pearl River Avenue Branch Office First Bank McComb	South Broadway Branch Office First Bank McComb
	First Bank Summit	Southwest Mall Branch Office First Bank McComb	
		Brookhaven Branch Office First Bank Brookhaven	
		Fernwood Branch Office First Bank Fernwood	
		Monticello Branch Office First Bank Monticello	
		Osyka Branch Office First Bank Osyka	
		Prentiss Branch Office First Bank Prentiss	
		Silver Creek Branch Office First Bank Silver Creek	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi -- (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
First Natchez Bank Natchez		Morgantown Branch Office First Natchez Bank Natchez Southern Branch Office First Natchez Bank Natchez Fayette Bank Fayette	
Bank of New Albany New Albany		Myrtle Branch Office Bank of New Albany Myrtle	East Branch Office Bank of New Albany New Albany Glenfield Branch Office Bank of New Albany New Albany Medical Branch Office Bank of New Albany New Albany
Perry County Bank New Augusta		Beaumont Branch Office Perry County Bank Beaumont McLain Bank McLain Runnelstown Branch Office Perry County Bank Runnelstown	
Newton County Bank Newton		Hickory Branch Office Newton County Bank Hickory	Scanlon Street Drive-In Newton County Bank Newton

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Newton County Bank Lake	
		Newton County Bank Louin	
Peoples Bank & Trust Company North Carrollton		Carrollton Branch Office Peoples Bank & Trust Company Carrollton	
Bank of North Mississippi	Batesville Branch Bank Bank of North Mississippi Batesville		
	Starkville Branch Bank Bank of North Mississippi Starkville		
The Bank of Okolona Okolona			
Oxford Bank & Trust Company Oxford		Tradwind Branch Office Oxford Bank & Trust Company Oxford	
		West Branch Office Oxford Bank & Trust Company Oxford	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Merchants & Marine Bank Pascagoula		Bel-Aire Branch Office Merchants & Marine Bank Pascagoula	
		Market Street Branch Office Merchants & Marine Bank Pascagoula	
		Escatawpa Branch Office Merchants & Marine Bank Escatawpa	
		Gautier Branch Office Merchants & Marine Bank Gautier	
		Moss Point Branch Office Merchants & Marine Bank Moss Point	
Bank of Philadelphia Philadelphia			Court Square Branch Office Bank of Philadelphia Philadelphia
			North Branch Office Bank of Philadelphia Philadelphia
			South Branch Office Bank of Philadelphia Philadelphia
The Citizens Bank of Philadelphia Philadelphia		Choctaw Central Bank Office The Citizens Bank of Philadelphia Philadelphia	North Side Branch Office The Citizens Bank of Philadelphia Philadelphia
		Union Branch Office The Citizens Bank of Philadelphia Union	West Side Branch Office The Citizens Bank of Philadelphia Philadelphia

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Mississippi Southern Bank Port Gibson			
Port Gibson Bank Port Gibson			
Bank of Prentiss Prentiss	Hattiesburg Branch Bank Bank of Prentiss Hattiesburg		Bank of Prentiss Motor Branch Bank of Prentiss Prentiss
Lamar County Bank Purvis		Sumrall Branch Office Lamar County Bank Sumrall	
Southwest Mississippi Bank Quitman	Bank of Shubuta Shubuta	Bank of Waynesboro Waynesboro	
The Bank of Raleigh Raleigh			Bank of Raleigh Drive-In Bank of Raleigh Raleigh
Merchants and Planters Bank Raymond		Highway 18 Branch Office Merchants and Planters Bank Raymond	
Richton Bank and Trust Company Richton			North Richton Branch Office Richton Bank and Trust Company Richton

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Peoples Bank Ripley			East Branch Office The Peoples Bank Ripley Mid-Town Branch Office The Peoples Bank Ripley North Branch Office The Peoples Bank Ripley
The Valley Bank Rosedale		Cleveland Branch Office The Valley Bank Cleveland Gunnison Branch Office The Valley Bank Gunnison	The Valley Bank Drive-In The Valley Bank Rosedale
Bank of Ruleville Ruleville			
Planters Bank & Trust Company Ruleville	Planters Bank & Trust Company Indianola	Greenville Branch Office Planters Bank & Trust Company Greenville South Greenville Branch Office Planters Bank & Trust Company Greenville Downtown Branch Office Planters Bank & Trust Company Indianola	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Planters Bank & Trust Company Louise	
		Sunflower Branch Office Planters Bank & Trust Company Sunflower	
Bank of Sardis Sardis			
Panola County Bank Sardis			
Panola County Bank Sardis			
Peoples Bank of Senatobia Senatobia		Coldwater Branch Office Peoples Bank of Senatobia Coldwater	Downtown Branch Office Peoples Bank of Senatobia Senatobia
		Peoples Bank of Senatobia	Northwest Branch Office Senatobia
Senatobia Bank Senatobia		Senatobia Bank Independence	East Branch Office Senatobia Bank Senatobia
The Bank of Bolivar County Shelby		Duncan Branch Office The Bank of Bolivar County Duncan	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Mount Bayou Branch Office The Bank of Bolivar County Mound Bayou	
Security State Bank Starkville	Merchants and Farmers Bank Mathiston	Main Street Branch Office Security State Bank Starkville	
		The Motor Branch Security State Bank Starkville	
		12-25 Industrial Branch Office Security State Bank Starkville	
		Bank of Webster County Eupora	
		Bank of Sturgis Sturgis	
The Stonewall Bank Stonewall			Enterprise Branch Office The Stonewall Bank Enterprise
Smith County Bank Taylorsville		Mize Branch Office Smith County Bank Mize	
		Soso Branch Office Smith County Bank Soso	
Planters Bank Tunica			

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
Tunica County Bank Tunica		Bank of Walls Walls	
Bank of Mississippi Tupelo	Bank of Mississippi Aberdeen	Downtown Mall Branch Office Bank of Mississippi Tupelo	Downtown Mall Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Booneville	Gloster Street Branch Office Bank of Mississippi Tupelo	One Mississippi Plaza Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Bruce	Harrisburg Branch Office Bank of Mississippi Tupelo	Tupelo Mall Drive-In Bank of Mississippi Tupelo
	Bank of Mississippi Corinth	Industrial Branch Office Bank of Mississippi Tupelo	Highway 45 Branch Office Bank of Mississippi Aberdeen
	Bank of Mississippi Ecru	Presley Heights Branch Office Bank of Mississippi Tupelo	Crosstown Branch Office Bank of Mississippi Booneville
	Bank of Mississippi Fulton	Tupelo Mall Branch Office Bank of Mississippi Tupelo	Highway 72 Branch Office Bank of Mississippi Corinth
	Bank of Mississippi Grenada	Bank of Mississippi Hamilton	Whitehaven Branch Office Bank of Mississippi Grenada
	Bank of Mississippi Hernando	Bank of Mississippi Houlka	North Jackson Street Branch Office Bank of Mississippi Houston
	Bank of Mississippi Nettleton	Bank of Mississippi Houston	West Main Street Branch Office Bank of Mississippi West Point

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
	Bank of Mississippi Olive Branch	Bank of Mississippi Mantachie	
	Bank of Mississippi Southaven	Bank of Mississippi Bank of Mississippi Olive Branch	
	Bank of Mississippi West Point	Bank of Mississippi Prairie	
		Bank of Mississippi Sherman	
		Bank of Mississippi Vardaman	
The Peoples Bank & Trust Company Tupelo	Bank of Amory Amory	Crosstown Branch Office The Peoples Bank & Trust Company Tupelo	East Heights Branch Office The Peoples Bank & Trust Company Tupelo
	The Peoples Bank & Trust Company Booneville	Medical Center Branch Office The Peoples Bank & Trust Company Tupelo	Third Street Drive-In The Peoples Bank & Trust Company Amory
	Bank of Pontotoc Pontotoc	Traceway Branch Office The Peoples Bank & Trust Company Tupelo	Northgate Branch Office The Peoples Bank & Trust Company Booneville
	The Peoples Bank & Trust Company Saltillo	Westgate Branch Office The Peoples Bank & Trust Company Tupelo	Hi-way 15 By Pass Branch The Peoples Bank & Trust Company Pontotoc
	Clay County Bank and Trust Company West Point	Eastgate Branch Office The Peoples Bank & Trust Company Booneville	East Main Branch Office The Peoples Bank & Trust Company West Point
		Guntown Branch Office The Peoples Bank & Trust Company Guntonw	West Main Branch Office The Peoples Bank & Trust Company West Point

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		Hatley Branch Office The Peoples Bank & Trust Company hatley	
		Jumpertown Branch Office The Peoples Bank & Trust Company Jumpertown	
		Plantersville Branch Office The Peoples Bank & Trust Company Plantersville	
		Shannon Branch Office The Peoples Bank & Trust Company Shannon	
		Smithville Branch Office The Peoples Bank & Trust Company Smithville	
Walthall Citizens Bank Tylertown			
The American Bank Vicksburg	The American Bank Clinton	Battlefield Branch Office The American Bank Vicksburg	
		Clay Street Branch Office The American Bank Vicksburg	
		McDowell Square Branch Office The American Bank Jackson	

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
The Bank of Walnut Walnut			The Bank of Walnut Motor Branch The Bank of Walnut Walnut
Bank of Walnut Grove Walnut Grove			
Bank of Water Valley Water Valley		Bank of Coffeeville Coffeeville	Downtown Branch Office Bank of Water Valley Water Valley
The Mechanics Savings Bank of Water Valley Water Valley			Jeff Davis Branch Office The Mechanics Savings Bank of Water Valley Water Valley The Mechanics Savings Bank Drive-In Teller Window The Mechanics Savings Bank of Water Valley Water Valley
First State Bank Waynesboro	Bank of Leakesville Leakesville	Buckatunna Branch Office First State Bank Buckautnna Clara Branch Office First State Bank Clara Multi Mart Branch Office First State Bank Lucedale	Northside Mini Bank First State Bank Waynesboro

List of Banks Operating Branch Banks, Branch Offices and/or Drive-in Teller Windows Within the State of Mississippi — (Continued)

Parent Bank, Name and Address	Branch Bank, Name and Address	Branch Office, Name and Address	Drive-In Teller Window, Name and Address
		State Line Branch Office First State Bank State Line	
The Bank of Webb Webb			
Bank of Wiggins Wiggins		South Wiggins Branch Office Wiggins	
Bank of Winona Winona			Highway 15 Drive-In Bank of Winona Winona
Merchants and Farmers Bank of Winona Winona		Carroll County Bank Vaiden	Merchants and Farmers Bank of Winona Drive-In Merchants and Farmers Bank of Winona Winona
Commercial Bank Woodville			
Bank of Yazoo City Yazoo City		Lintonia Branch Office Bank of Yazoo City Yazoo City Benton Branch Office Bank of Yazoo City Benton	

CREDIT UNIONS CONDUCTING BUSINESS WITHIN THE STATE OF MISSISSIPPI UNDER PROVISIONS OF SECTIONS 81-13-1, et seq., Mississippi Code of 1972. December 31, 1982

		Assets
Biloxi	Biloxi Municipal Credit Union	$ 1,310,532
Canton	M F I Credit Union	70,912
Clarksdale	Stephens-Adamson Emp. Credit Union	148,380
Cleveland	Cleveland Government Emp. Credit Union	17,692
Clinton	Mississippi College Emp. Credit Union	197,586
Coffeeville	North Mississippi Methodist Credit Union	384,201
Columbus	P C C G Employees Credit Union	61,263
Crystal Springs	Kuhlman Electric Emp. Credit Union	33,254
Ellisville	Ellisville State School Emp. Credit Union	485,800
Ellisville	Jones E & M Credit Union	315,644
Greenville	Engineers Credit Union	166,328
Gulfport	Gulfport CBC Credit Union	3,522,638
Gulfport	MISPOCO Employees Credit Union	247,237
Gulfport	Phillips Employees Credit Union	44,000
Hattiesburg	Hattiesburg Federal Emp. Credit Union	497,307
Hattiesburg	Murray Employees Credit Union	129,680
Hattiesburg	South Mississippi Home Health Credit Union	67,600
Hattiesburg	University of Southern Mississippi	2,788,036
Horn Lake	Dover Elevator Credit Union	2,004,848
Indianola	Lewis Grocer Employees Credit Union	676,204
Jackson	EPA Credit Union	1,940,080
Jackson	Entex Mississippi Credit Union	272,966
Jackson	Ergon Companies Credit Union	155,018
Jackson	IBEW Local 480 Credit Union	517,384
Jackson	Industrial Employees Credit Union	1,927,054
Jackson	Jackson ACCO Credit Union	622,360
Jackson	MVC Credit Union	224,446
Jackson	Mississippi Farm Bureau Emp. Credit Union	876,969
Jackson	Mississippi Methodist Service Credit Union	377,619
Jackson	Mutual Benefit Fund Credit Union	291,973
Jackson	P B & F Credit Union	154,454
Jackson	Siemens-Allis Employees Credit Union	147,863
Jackson	Shippers Express Employees Credit Union	102,933
Jackson	State Offices Credit Union	1,833,211
Jackson	University Medical Center Credit Union	1,966,881
Jackson	United Credit Services Credit Union	235,385
Jackson	Valley Gas Employees Credit Union	3,329,386
Jackson	Vickers Employees Credit Union	1,879,074
Laurel	Jones County Postal Credit Union	601,402
Meridian	Meridian I C G Credit Union	89,270
Meridian	Postal Credit Union	1,302,317
Mississippi State	Government Employees Credit Union	193,113
Moss Point	Moss Point Municipal Emp. Credit Union	83,072

Pascagoula	*Hudco Credit Union	-0-
Pascagoula	Ingalls Employees Credit Union	14,375,097
Pascagoula	Jackson County Federal Emp. CU	640,111
Pascagoula	Jackson county Hospital System Emp. CU	1,005,426
Pearl	Pearl Municipal Credit Union	16,733
Ocean Springs	Ocean Springs School District	49,401
Picayune	*Pearl River Public Emp. CU	-0-
Raymond	Hinds Junior College Credit Union	539,883
Redwood	Vickswood Credit Union	1.041,492
Rolling Fork	*Sharkey-Issaquena Educators CU	-0-
Tupelo	Purnell's Pride Emp. Credit Union	66,614
Tupelo	Rockwell Emp. Credit Union	188,139
Vicksburg	Mutual Credit Union	20,021,273
Vicksburg	Vicksburg I C Credit Union	2,271,349
Vicksburg	Warren County Business & Professional Credit Union	107,261
Wesson	Potter Employees Credit Union	321,235
West Point	Bryan Packing Employees Credit Union	1,046,296
West Point	PLI Emp. Credit Union	26,649
Yazoo City	*Century Credit Union	-0-
Yazoo City	St. Francis Community Credit Union	160,936
Yazoo City	Yazoo City Employees Credit Union	29,272
	TOTAL ASSETS	74,772,284

*Credit unions not furnishing financial statements in accordance with statutes.

CONSOLIDATED REPORT OF CONDITION OF LENDERS*
Licensed under the Mississippi Small Loan Acts
December 31, 1982
(Rounded to nearest hundred)

Total Number of Licensees: 487
Number of Licensees Reporting: 479

ASSETS

Cash on hand and in banks	2,673,500
Accounts receivable	31,750,300
Loans receivable	365,168,700
Real Estate (Net)	1,717,000
Furniture, fixtures and equipment (Net)	2,847,100
Accrued interest receivable	407,000
Deferred charges and prepaid expenses	2,142,800
Due from home office and/or subsidiaries	20,055,900
Other assets	24,739,400
Total Assets	451,501,700

LIABILITIES AND CAPITAL

Accounts payable	3,067,600
Notes payable	92,928,300
Deferred income and unearned charges	139,146,200
Due home office and/or subsidiaries	147,605,800
Other liabilities	4,509,600
Capital stock (If corporation)	8,084,100
Net worth (If individual or partnership)	2,373,300
Surplus	25,186,500
Undivided profits	10,899,000
Reserve for bad debts	11,897,700
Other reserves	5,803,600
Total Liabilities and Capital	451,501,700

CONSOLIDATED REPORT OF CONDITION OF STATE CHARTERED CREDIT UNIONS

December 31, 1982

Total Number of Credit Unions: 62
Credit Unions Unreported: 4

Total loans to members	54,358,900
(Less) allowance for loan losses	(17,000)
Cash (cash on hand, petty cash, checking accts., etc.)	1,931,700
U.S. Government obligations	285,900
Federal agency securities	1,189,300
Common trust investments (ICU, NIFCUs, etc.)	180,000
Shares, deposits & certif. in corporate central credit unions	5,076,300
Time Deposits, Passbook Accounts & Certificates in Commercial Banks (include Federal Funds sold)	2,765,900
Deposits, Passbook Accts. & Certif. in Savings & Loan Associations	7,430,200
Shares, deposits & certificates in other credit unions (excluding corporate centrals)	273,700
All other investments	790,600
Land & building (net of depreciation	205,100
Other fixed assets	87,200
All other assets	214,500
Total	74,772,300
LIABILITIES	
Promissory notes (Certificates of Indebtedness to individuals)	32,400
Other notes and accrued Interest payable	6,700
Accounts payable	91,800
Dividends/Interest on deposits payable	1,334,600
EQUITY/SAVINGS	
Share certificates (Include All Savers Certif) 6,440,400	
Share drafts 410,400	
IRA/Keogh & other retirement accounts 105,000	
Regular shares (Passbook)/Deposit Accounts & all other savings 58,128,400	
Total savings/shares/deposits	65,084,200
Regular/statutory reserve	3,905,400
Investment Valuation reserve (State-chartered credit unions only, if applicable)	28,300
Other reserves	1,345,200
Undivided earnings	2,050,800
Total Liabilities & Equity	74,772,300

STATEMENT OF INCOME AND EXPENSE

INCOME		
Interest on loans (Gross)		6,957,100
(Less) interest refunded		(35,600)
Income from investments		1,737,700
Other operating income		452,900
Total Gross Income		9,112,100
EXPENSES		
Employee compensation		1,087,600
Employee benefits		162,800
Travel and conference expense		63,700
Association dues		77,700
Office occupancy expense		40,000
Office operations expense		254,200
Educational and promotional expenses		93,200
Loan servicing expense		29,700
Professional and outside services		198,200
Provision for loan losses		10,400
Member/insurance		391,600
Operating fees (examination and super. fee)		60,500
Cash over and short		1,100
Interest on borrowed money from all sources including C.I.'s, if any		109,000
Annual meeting expense		18,900
Miscellaneous operating expenses		351,500
Total operating expenses		2,950,100
Income (loss) from operations		6,162,000
Transfer to regular or statutory reserve (net)	1,089,400	
Dividends and interest on deposits (include accrued Interest on All Savers Cert.)		4,235,500
Net Income (Loss)(Transfer to Undivided Earnings		837,100

CONSOLIDATED STATEMENT OF INCOME AND EXPENSES
Small Loan Licensees
December 31, 1982

Charges collected and/or earned accounts	
Small Loan Act	90,913,800
Delinquent charges collected	3,408,000
Other income	15,690,700
Total Operating Income	110,012,500
EXPENSES	
Interest paid	41,133,500
Bad debts	
(a) Charge offs	8,088,000
(b) Additions to Reserve for Bad Debts	1,615,000
Salaries of officers, owners and partners	3,287,000
Salaries of all other employees	16,035,300
Taxes - state and local	1,606,800
Federal Income Taxes	2,811,600
Insurance	1,268,100
Other expenses	22,654,400
Total Expenses	98,499,700
NET INCOME	11,512,800

LICENSEES NOT FILING ANNUAL FINANCIAL STATEMENTS BY FEBRUARY 1, 1983

(In violation of statutes and regulations, Small Loan Privilege Tax and Small Loan Regulatory Acts)

FHSA	Biloxi
*Florence Mortgage Co.	Florence
*Fontan Financial Services	Pearl
Geddie Financial Services	Hattiesburg
Gulf South Mortgage Co.	Biloxi
Gulf South Mortgage Co.	Gulfport
Haynes Finance Co.	Prentiss
Money, Inc.	Louisville
Mutual Credit Corp.	New Albany
Mutual Credit Corp.	Greenwood
Oxford Loan & Finance Co.	Oxford
Skyline Finance Co.	Tupelo
Stamps Guaranty Company	Prentiss
*United Financial Services	Bay St. Louis

*Repeated violation.

LENDER LICENSEES

(Sections 75-67-101 et seq, Mississippi Code of 1972)

December 32, 1982

Aberdeen	City Finance Company of Mississippi, Inc.
	Gulf Finance Corporation
Amory	Finance-America Corporation
	Gulf Finance Corporation
Ashland	Third National Loans
Batesville	City Finance Company
	Gulf Finance Corporation
	Personal Finance Company
	Treasurer Loans of Batesville, Inc.
Bay St. Louis	First Bienville Finance Company
	United Financial Services
Bay Springs	Bay Springs Finance Company, Inc.
	Central Credit Corporation
	Charter Finance Company
Belmont	First Citizens Loans, Inc.
Belzoni	Money Mart, Inc.
Biloxi	Aetna Fianance Company
	Allstate Enterprises, Inc.
	Associates Financial Services Company
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Company
	Credit Center of Biloxi, Inc.
	Credit Center of North Biloxi
	Credithrift of America, Inc.
	First Bienville Finance company
	First Jefferson Financial Services, Inc.
	First Magnolia Credit, Inc.
	Gulf South Mortgage of Biloxi, Inc.
	Republic Finance of Mississippi, Inc.
	Sunfelt Financial Services
	Tower Loan of Biloxi
Booneville	First National Loans
	Gulf Finance Corporation
	Money Mart, Inc.
	Personal Finance Company
	World Finance of Booneville, Inc.
Brookhaven	Allstate Enterprises, Inc.
	Commercial Credit Corporation
	Gulf Finance Corporation
	Loans, Inc. of Brookhaven
	Republic Finance, Inc.
Bruce	Calhoun County Finance Company
Canton	Easy Finance Company
	Gulf Finance Corporation
	State Financial Services, Inc.
	TMB Financial Services, Inc.
	d/b/a Rapid Finance Company
	Tower Loan of Mississippi, Inc.

Carthage	Atco Company, Inc. of Carthage
	Family Budget Service, Inc.
	Pearl River Loans, Inc.
	Tower Loan of Mississippi, Inc.
Charleston	Criswell Finance Company
Clarksdale	City Finance Company
	Gulf Finance Corporation
	Hartford Financial Services, Inc.
	Money Mart, Inc.
Cleveland	Beneficial Finance Company
	City Finance Company
	Defenbaugh & Company, Inc.
	Gulf Finance Corporation
Clinton	Credit Center of Clinton
Collins	Dixieland Finance, Inc.
	Service Finance Corporation
Columbia	Credico Financial, Inc.
	Credit Loans, Inc.
	Gulf Finance Corporation
	Republic Finance, Inc.
	Service Finance Corporation
Columbus	Aetna Finance Company
	Allstate Enterprises, Inc.
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Credico Financial, Inc.
	FinanceAmerica Corporation
	Household Finance Corporation
	Loans, Inc. of Columbus
	Personal Finance Company
	Public Finance Corporation
	Security Mutual Finance Corporation
	United Companies Mortgage
	World Finance of Columbus, Inc.
Corinth	Allstate Enterprises, Inc.
	City Finance of Mississippi, Inc.
	Commercial Credit Corporation
	1st State Loans of Corinth
	Gulf Finance Corporation
	Personal Finance Company
	Treasurer Loans, Inc.(2)
Crystal Springs	Sun Finance Corporation
	TMB Financial Services
DeKalb	Kemper Finance, Inc.
Drew	Tower Loan of Mississippi, Inc.
Durant	Finance One of Mississippi, Inc.
	State Financial Services, Inc.
Ellisville	Tower Loan Brokers of Ellisville
Eupora	Personal Finance Company of Eupora
	Tower Loan of Mississippi, Inc.
Florence	Florence Mortgage Company, Inc.
Forest	Gulf Finance Corporation
	Modern Loan and Finance
	Tower Finance Company, Inc.

Fulton	City Finance Company of Mississippi, Inc.
	Itawamba Loans, Inc.
	Personal Finance Company
Greenville	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credithrift of America, Inc.
	Dial Finance Company
	Gulfco Finance Company
	Service Finance Corporation
	United Companies Mortgage of Mississippi
Greenwood	City Finance Company of Mississippi, Inc.
	Commerical Credit Corporation
	Gulf Finance Corporation
	Leflore Loans, Inc.
	Money Mart, Inc. of Greenwood
	Mutual Credit Corporation
	Republic Finance, Inc.
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage of Mississippi
Grenada	Allied Credit Corporation of Mississippi
	C & F Financial Services
	Commercial Credit Corporation
	Defenbaugh Finance
	Gulf Finance Corporation
	Personal Finance Company
	Security Mutual Finance Corporation
Gulfport	Aetna Finance Company
	Allstate Discount & Credit Corporation
	Allstate Enterprises, Inc.
	Associates Financial Services, Inc.
	Avco Financial Services
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Commerical Securities Company, Inc.
	Credico Financial, inc.
	Credit Center - Downtown
	Credit Center of Gulfport, Inc.
	Credithrift of American, Inc.
	Dial Finance Company of Mississippi
	Fidelity Financial Services, Inc.
	FinanceAmerica Corporation
	First Consumer Financing Corporation
	Gulfport Finance Company, Inc.
	Gulf South Mortgage, Inc.
	Household Finance Corporation
	Landmark Finance Corporation
	Loan Service of Gulfport, Inc.
	Mr. Money Finance Corporation
	Pioneer Credit Company
	Public Finance Corporation
	Republic Finance, Inc.
	Service Finance Corporation
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage of Mississippi

Hattiesburg	Aetna Finance Company
	Allstate Enterprises, Inc.
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Company
	C & F Financial Services
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Commercial Securities Company, Inc.
	Credit Center of Hattiesburg
	Credithrift of America, Inc.
	First Bienville Finance Company
	First Guaranty Finance, Inc.
	First Magnolia Credit, Inc.
	Geddie Financial Services, Inc.
	Household Finance Corporation
	Jet Finance Service, Incorporated
	Landmark Finance Corporation of Mississippi
	Loans, Inc. of Hattiesburg
	Realty Finance, Inc.
	Service Finance Corporation of Hattiesburg
	Tower Loan of Mississippi, Inc.
	United Companies Mortgage of Mississippi
Hazlehurst	Copiah Finance Company, Inc.
	Gulf Finance Corporation
He .ando	Third National Loans
Holly Springs	City Finance Company of Mississippi, Inc.
	First National Loans
	Gulf Finance Corporation
Houston	Gulf Finance Corporation
Indianola	City Finance Company of Mississippi, Inc.
	Gulf Finance Corporation
	Sunflower County Finance Company
Iuka	First Citizens Loans, Inc.
	Nelson Finance Company
	Personal Finance Company of Iuka
Jackson	ABC Finance Company
	Aetna Finance Company (3)
	Allied Credit Corporation
	Allstate Enterprises, Inc. (5)
	Associates Financial Services Company
	BarclaysAmerican/Financial, Inc.
	Beneficial Finance Company
	Blazer Financial Services, Inc.
	Capitol Finance Company
	C.I.T. Financial Services
	Citicorp Person-to-Person Financial Center, Inc.
	City Finance Company of Mississippi
	Colonial Finance Corporation
	Commercial Credit Corporation
	Continental Management Services, Inc.
	Credico Financial, Inc.
	Credit Center of Jackson, Inc.
	Credithrift of America, Inc. (2)
	DAC Mortgage Company
	Dial Finance Company
	Fidelity Financial Services, Inc. (2)
	FinanceAmerica Corporation
	Finance One of Mississippi, Inc.
	First Fidelity Financial Services of Natchez, Inc.

	First Magnolia Credit, Inc.
	First Union Mortgage corporation
	Ford Motor Credit Company
	Friendly Finance Company, Inc.
	Globe Finance Company, Inc.
	Gulf Finance Corporation (2)
	Gulfco Finance Company
	HAB Company
	Hartford Financial Services, Inc.
	Hinds Securities Company
	Insurance Premium Assistance Company
	Land Loans, Ltd.
	Landmark Finance Corporation of Mississippi
	Money Mart, Inc.
	Mutual Finance, Inc.
	Service Finance Corporation
	Sunamerica Financial Corporation
	Sunbelt Financial Services
	Sun Finance Corporation
	TMB Financial Services, Inc. (2)
	Tillman Finance Company
	Tower Loan of Mississippi, Inc. (3)
	United Companies Mortgage of Mississippi (2)
	White System of Jackson, Inc.
Kosciusko	Gulf Finance Corporation
	Industrial Finance Corporation
	Republic Finance of Mississippi, Inc.
	State Financial Services, Inc.
	Tower Loan of Mississippi, Inc.
Laurel	A B C Loans, Inc.
	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	Central Credit Corporation
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credico Financial, Inc.
	Credit Center of Laurel, Inc.
	Empire Finance Corporation
	FinanceAmerica Corporation
	Kay Investment Company
	Laurel Loans, Inc.
	Southern Finance, Inc.
	Tower Loan of Mississippi, Inc.
Leland	Defenbaugh & Company of Leland, Inc.
Lexington	Finance One of Mississippi, Inc.
Louisville	Credico Financial, Inc.
	Gulf Finance Corporation
	Money, Inc. of Louisville
	Tower Loan of Mississippi, Inc.
	United Credit Corporation of Louisville
Lucedale	First Bienville Finance Company
	Home Mortgage Company, Inc.
	Singing River Mortgage Company, Inc.
Macon	Featherston Finance Company
Magee	Empire Finance Corporation
	Gulf Finance Corporation
	Sun Finance Corporation
Magnolia	Lively Finance Company

McComb	Allstate Enterprises, Inc.
	C & F Financial Services
	Commercial Credit Corporation
	Credico Financial, Inc.
	Gulf Finance Corporation
	Republic Finance, Inc.
	Summit Financial Services, Inc.
	United Companies Mortgage & Investment
Meridian	Aetna Finance Company
	Allstate Enterprises, Inc.
	Beneficial Finance Company
	Central Financial Services, Inc.
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Credit Center of Meridian, Inc.
	Credithrift of America, Inc.
	Family Budget Service, Inc.
	Fidelity Financial Services, Inc.
	Guaranty Finance, Inc.
	Gulf Finance Corporation
	Household Finance Corporation
	Imperial Finance Corporation
	King Loan Service, Inc.
	Landmark Finance Corporation
	Loans, Inc.
	Metro Loan Corporation
	Money, Inc.
	Public Finance Corporation
	Town Finance Corporation
	United Companies Mortgages
	United Credit Corporation
	White System of Meridian, Inc.
	World Finance of Meridian, Inc.
Morton	Capitol Finance Company
	Morton Finance Company, Inc.
Moss Point	Delwood Finance, Inc.
	Gulf Finance Corporation
Natchez	Aetna Finance Company
	Allstate Enterprises, Inc.
	Associates Financial Services Company
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	FinanceAmerica Corporation
	First Fidelity Financial Services
	Gulf Finance Corporation
	Hartford Financial Services, Inc.
	Natchez Thrift Funds, Inc.
	Service Finance Corproation
Nettleton	Personal Finance Corporation
New Albany	Gulf Finance Corporation
	Mutual Credit Corporation
	New Albany Finance
	Personal Finance Company
	Republic Finance, Inc.
Newton	Gulf Finance Corporation
	Tower Finance Services, Inc.
Ocean Springs	Coast Finance Services, Inc.
Okolona	City Finance Company
Olive Branch	City Finance Company of Mississippi
	Personal Finance Company

Oxford	Allied Credit Corporation
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Gulf Finance Corporation
	Oxford Loan & Finance Company
	Third National Loans
	Tower Loan of Oxford
Pascagoula	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	Associates Financial Services Company
	Beneficial Finance Company
	C.I.T. Financial Services, Inc.
	Commercial Credit Corporation
	Commercial Securities Company
	Credico Financial, Inc.
	Credit Center of Pascagoula, Inc.
	Fidelity Financial Services, Inc.
	First Mississippi Credit Corporation
	Home Mortgage Company, Inc.
	Household Finance Corporation of Biloxi
	Landmark Finance Corporation
	Mortgage Investment Services, Inc.
	Public Finance Corporation
	Service Finance Corporation
	Tower Loan of Mississippi, Inc.
Pearl	Allstate Enterprises, Inc.
	C & F Financial Services
	C.I.T. Financial Services, Inc.
	Central Credit Corporation
	Credit Center, Inc.
	Family Budget Service
	FinanceAmerica Corporation
	Fontan Financial Services, Inc.
	Gulf Finance Corporation
	Hoover Finance Company, Inc.
	Loan Service of Pearl, Inc.
	TMB Financial Services, Inc.
	Tillman Finance Company
	Tower Loan of Mississippi, Inc.
Petal	Credit Center of Petal
Philadelphia	City Finance Company of Mississippi, Inc.
	Gulf Finance Corporation
	Talley Finance Company
	Tower Loan of Mississippi, Inc.
Picayune	Allstate Enterprises, Inc.
	FinanceAmerica Corporation
	First Magnolia Credit, Inc.
	Gulf Finance Corporation
	Service Finance Corporation
Pontotoc	Peoples Finance Company
	Personal Finance Company
	Pontotoc Finance
	Public Finance Corporation
Port Gibson	Port Gibson Finance Company, Inc.
Prentiss	Service Finance Corporation
	Stamps Guaranty Company
Quitman	Central Financial Services, Inc.
	Empire Finance Company
Ripley	Capitol Loans of Ripley, Inc.
	City Finance Company of Mississippi, Inc.
	Personal Finance Company

Sardis	Tower Loan of Mississippi, Inc.
Senatobia	City Finance Company of Mississippi, Inc.
	First National Loans
	Gulf Finance Corporation
	Massey Loans, Inc.
	Tower Loan
Southaven	Blazer Financial Services, Inc.
	City Finance Company
	Commercial Credit Corporation
	Dial Finance Company of Mississippi
	FinanceAmerica Corporation
	Finance One of Mississippi, Inc.
	Ford Motor Credit Company
	Pioneer Credit Company
	SunAmerica Finance Corporation
	Third National Loans
	United Companies Mortgage & Investment
Starkville	Commercial Credit Corporation
	Gulf Finance Corporation
	Personal Finance Company
	World Finance
Tupelo	Aetna Finance Company
	Allstate Enterprises, Inc. (2)
	Beswa Finance, Inc.
	C.I.T. Financial Services, Inc.
	City Finance Company of Mississippi, Inc.
	Commercial Credit Corporation
	Credico Financial, Inc.
	Credithrift of America, Inc.
	East Heights Finance, Inc.
	Easy Finance of Tupelo, Inc.
	FinanceAmerica Corporation
	First National Loans of Tupelo
	Gulf Finance Corporation
	North Mississippi Finance Company
	Personal Finance Company (2)
	Public Finance Corporation
	Republic Finance, Inc.
	Security Mutual Finance Corporation
	Skyline Finance Company
	Tombigbee Finance Company, Inc.
	Treasurer Loans, Inc.
	United Companies of Tupelo
Union	Union Finance Company, Inc.
Vicksburg	Aetna Finance Company
	Allstate Enterprises,Inc.
	Battlefield Finance, Inc.
	City Finance Company
	Commercial Credit Corporation
	Credico Financial, Inc.
	Credit Center of Vicksburg, Inc.
	The Tower Corporation
	Tower Loan of Mississippi, Inc.
Walnut Grove	South Leake Loans
Waynesboro	Central Credit Corporation
	Gulf Finance Corporation
	Gulf Finance Corporation
	Public Finance Corporation
	Southeastern Credit Corporation
	Tower Loan Brokers of Waynesboro
West Point	City Finance Company of Mississippi, Inc.
	Gulf Finance Corporation
	Personal Finance Company
	Pioneer Credit Company

	Republic Finance of Mississippi
	West Point Finance Company, Inc.
Wiggins	Empire Finance Corporation
Winona	Fidelity Underwriters, Inc.
	Gulf Finance Corporation
	Mid-State Loan Company
Yazoo City	City Finance Company
	Gulf Finance Corporation
	Tower Loan of Mississippi, Inc.

SALES OF CHECKS LICENSEES

Licensed Under Sale of Checks Act, Section 75-15-1, et seq.,
Mississippi Code of 1972

December 31, 1982

Atlanta, Georgia	Munford, Inc.
Dallas, Texas	Associates Financial Express, Inc.
	Republic Money Orders, Inc.
Elgin, Illinois	First Chicago Cheque Corporation
Glen Burnie, Maryland	Federal Express Services Corporation
Hazlehurst	Hart's Shopworth Food Store
Jackson	National Money Orders, Inc.
Minneapolis, Minnesota	Travelers Express Company
Mobile, Alabama	Mobile Check Exchange, Inc.
	d/b/a Southern Express Company
New York, N.Y.	American Express Company, Inc.
	Barclays Bank Travelers Cheques
	Chase Manhattan Corporation
	CitiCorp
	CitiCorp Services, Inc.
New Orleans, Louisiana	K & B Money Order Corporation
San Francisco, California	BA Cheque Corporation
	BankAmerican Corporation

MOTOR VEHICLE SALES FINANCE LICENSEES

Under Motor Vehicle Sales Finance Act, Section 63-19-1, et seq.,
Mississippi Code of 1972

December 31, 1982

Amory	FinanceAmerica Industrial Plan, Inc.
Atlanta, Georgia	Paccar Financial Corporation
Bannockburg, Ill.	Fiat Credit Corporation
Baton Rouge, Louisiana	General Motors Acceptance Corporation
Biloxi	Credithrift of America, Inc. General Motors Acceptance Corporation Ford Motor Credit Company Household Finance Corporation
Buchanan, Michigan	Clark Equipment Credit Corporation
Columbus	FinanceAmerica Industrial Plan, Inc. Household Finance Corporation Security Mutual Finance Corporation
Columbus, Ohio	Nationwide Consumer Services, Inc.
Greenville	Credithrift of America, Inc. Ford Motor Credit Company Household Finance Corporation TriState Finance Corporation
Greenwood	Delta Chevrolet-Olds-Cadillac Company General Motors Acceptance Corporation
Grenada	FinanceAmerica Industrial Plan, Inc. Security Mutual Finance Corporation
Gulfport	Credithrift of America, Inc. FinanceAmerica Industrial Plan, Inc. Household Finance Corporation
Hattiesburg	C.I.T. Financial Services, Inc. Credithrift of America, Inc. Federal Credit Company FinanceAmerica Industrial Plan, Inc. General Motors Acceptance Corporation Household Finance Corporation
Jackson	Aetna Finance Company (3) AM Credit Corporation Associates Commercial Avco Financial Services C.I.T. Financial Services, Inc. Chrysler Credit Corporation Citicorp Person-to-Person Financial Center Credithrift of America, Inc. (2) FinanceAmerica Industrial Plan, Inc. Ford Motor Credit Company General Electric Credit Corporation General Motors Acceptance Corporation Household Finance Corporation

	M & M Auto Finance, Inc.
	Paul Moak Credit, Inc.
	Timeless Enterprise Auto Sales
Laurel	FinanceAmerica Industrial Plan, Inc.
	Household Finance Corporation
McComb	Eisworth Finance Corporation
Meadville	C & C Motors,Inc.
	Scarbrough Finance Corporation
Memphis, Tenn.	AM Credit Corporation
	Chrysler Credit Corporation
	C.I.T. Financial Services, Inc.
	Ford Motor Credit Company
	General Electric Credit Corporation
	General Motors Acceptance Corporation
	International Harvester Credit
Meridian	Aetna Finance Company
	Central Financial Services, Inc.
	Credithrift of America, Inc.
	FinanceAmerica Industrial Plan, Inc.
	General Motors Acceptance Corporation
	Guaranty Finance, Inc.
	Household Finance Corporation
Metairie, La.	General Electric Credit Corporation
Mobile, Alabama	AM Credit Corporation
	Chrysler Credit Corporation
Nashville, Tenn.	MFA Security Service Company
New Orleans, La.	General Motors Acceptance Corp. (2)
Pascagoula	FinanceAmerica Inudstrial Plan, Inc.
Southaven	Credithrift of America, Inc.
	FinanceAmerica Industrial Plan, Inc.
Tupelo	Credithrift of America, Inc.
	FinanceAmerica Industrial Plan, Inc.
	Ford Motor Credit Company
	General Motors Acceptance Corporation
	Household Finance Corporation
	Security Mutual Finance Corporation
Vicksburg	Aetna Finance Company